Motorcycle

Alberta

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How to Use This Manual

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Please contact your Business Development Representative if you have any questions.

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Binding Authority and Underwriting Rules

Our Brokers are authorized to bind the Company in respect to automobile insurance coverage of a type normally written by Wawanesa subject to the rules in this manual: All Private Passenger vehicles, excluding any motor vehicle used for renting, taxi purposes, police or fire department work, delivery, held for sale by an automobile dealer, or other commercial use provided:

Applicant, Named Insured and Named Operator(s) meet limitations and qualifications as may be outlined under Binding Authority and Underwriting Rules and Rating Rules of the manual.

Application and supplementary reports and documentation are submitted as required/requested as per the General Rules and Instructions outlined in this manual.

Where the previous insurer has cancelled or declined to renew within 36 months immediately preceding the date of application, please refer to your underwriter for review prior to binding.

Limits of Authorization

Third Party Liability - Bodily Injury and Third Party Liability Property Damage Limits

- Up to maximum of $2,000,000 for all vehicle classes.
- Please note, all policies insured under the same named insured and/or spouse must carry the same liability limit.

Higher limits may be considered. Refer to Company.

Physical Damage

- Motorcycle/Moped value not to exceed $70,000.

Higher limits may be considered. Refer to Company.

Acceptability & Decline Rules (Limitations - Motorcycles/ Scooters/ Mopeds)

1. All operators are required to have a Class 6 license to operate a motorcycle. To operate a moped, operators must hold a class 7 license or better, and be at least 16 years of age.
2. Any Sport Motorcycles over 1000 cc. including Naked Sport/ Entry Naked Sport/Naked Super Sport/Roadster Motorcycle.
3. Sport Motorcycles under 1000cc unless all operators have 6 or more years of motorcycle driving experience.
4. Motards and/or Super Motards, Motocross Motorcycles.
5. Standard, Dual Purpose or Adventure Motorcycles less than 750cc require the Principal Operator to have 3 years of driving experience or 1 year of motorcycle driving experience and an acceptable Motorcycle Rider/Training safety course.
6. Standard, Dual Purpose or Adventure Motorcycles 750 cc and over require the Principal Operator to have 6 years of driving experience or 3 years of motorcycle driving experience with an acceptable Motorcycle Rider/Training safety course.
7. Any Operator with more than 1 at fault motorcycle accident in the last 2 years.
8. Any Operator with more than 2 at fault losses of any type in the last 6 years.
9. Any Operator with 3 or more minor convictions, 1 or more major convictions or any serious (criminal code) convictions in the last 3 years.
10. Any Applicant/Insured with cancellations for material misrepresentation or non- disclosure in the preceding 3 years.
11. Any Applicant/Insured with 1 or more cancellation for non-payment in the preceding 3 years.
12. Any Applicant/Insured who has been convicted of Automobile insurance fraud within the last 10 years.
13. Any Applicant/Insured:
    a) who is not the actual and registered owner of the motorcycle(s),
    b) who is not a resident of Alberta and who does not hold a valid Alberta driver license within 60 days of becoming a resident of Alberta
14. Any motorcycle that is not licensed, registered and plated in Alberta.
15. Any motorcycle that is principally used outside of Alberta more than 6 months of the year.
16. Failure to provide a completed and signed application form.
17. Any motorcycle that fails to meet government safety inspection standards or fails to comply with vehicle branding standards.
18. Refusal or failure to submit or obtain a government safety inspection as requested by the underwriting department within 30 days on any vehicle 25 years of age or older.
19. Any motorcycle where the Vehicle Identification Number (VIN) cannot be validated.
20. Modified or customized motorcycles including but not limited to:
    a) Those with any modification to the frame of the vehicle or steering mechanism
    b) Those installed with an aftermarket engine, turbocharged or any motor not specifically designed for a motorcycle
    c) Motorcycles powered by a non-factory (manufacturer) installed fuel system
    d) Homebuilt or Kit Motorcycles
    e) Motorcycles customized for use on snow.
21. Any motorcycle used for:
    a) Displays, trade shows or exhibitions
    b) Commercial purposes
    c) Competitions, for racing or speed trial purposes
    d) Professional or business purposes
22. Motorcycles over $100,000. (Please note: Broker binding authority is $70,000). Higher limits may be considered. Refer to company.
23. Optional physical damage coverage will not be offered the following:
    a) on any vehicle with unrepaired damage.
    b) on any vehicle 25 years or older without a satisfactory evaluation of appraisal.
    c) on a vehicle or one that has been replaced where there have been 2 or more claims where at least one of the claims is under Comprehensive/Specified Perils coverage and at least one is under Collision/All Perils coverage, within the past 3 years.
    d) on any vehicle where there have been 2 or more claims under Collision or All Perils coverage in the past 3 years.
    e) Optional Comprehensive/Specified Perils coverage will not be offered on any vehicle where there have been 2 or more claims under Comprehensive/Specified Perils coverage in the past 2 years.

General Rules and Instructions

Adding Vehicles

When adding vehicles to an existing policy, always advise the use, operators, date of birth, driver's license numbers, insurance experience and any rated claims; also check whether there are any other operators to be driving occasionally.

Applications

On business new to Wawanesa, applications must be submitted fully completed and signed, including the section pertaining to the broker report.

A fully completed application or binder must be submitted to the Company within seven (7) working days of effective date. No binder may exceed sixty (60) days and back dating of coverage is strictly prohibited. Any false statement automatically voids any binder or application which might have been given. Brokers who bind coverage contrary to this, do so at their own risk.

Approved applications accepted:

- CSIO

Appraisals or Evaluation

An appraisal will be considered satisfactory if all of the following conditions are met:

- The appraisal should provide a written description of the condition of the vehicle (not a tick box type), this is usually several pages in length.
- The appraisal must be signed by a qualified appraiser and be on company letterhead with an address and phone number.
- The appraisal must be current dated (within the last 12 months), and in the Insured's name.
- Three original photos (2 sides and 1 of the engine) are required.

Cancellations

When the insured wishes to cancel a policy, it is necessary to provide a written request from the broker, accompanied by either a signed cancellation request from the policyholder, or confirmation that the broker has the original policy documents in their office.

Unearned premiums will be calculated from the Motorcycle/Moped Seasonal Retained Premium Table

Cancellations for Non-Payment of Premium

- If payment is received prior to the Non-Payment Cancellation effective date, the cancellation will be rescinded, and the policy will remain in force.
- A policy that has been cancelled for Non-Payment of Premium will not be reinstated. A new signed application will be required.

Change of Ownership

Automobile and Motorcycle policies are not transferable.

A new fully completed signed application is required to issue a new policy for the new owner.

Credit Information Consent Requirements

Informed express consent is required in order to request credit information of insureds from consumer reporting agencies.

Acceptable types of express consent

Wawanesa's **Personal Lines Automobile Express Consent form** must be signed by the insured before ordering a credit score. The signed form must be retained on the policy file.

Signatures

In lieu of the insured's physical signature on the Consent form, the following will be accepted:

- Brokers may sign this form on the named insured's behalf after the express consent form language was communicated and discussed with the named insured, and verbal consent was obtained
- Verbally through Wawanesa approved audio signatures
- Digitally through Wawanesa approved E-Signatures

Informed express consent will be documented on the policy file when received verbally, or digitally.

Declining or Withdrawing Consent

Declining to provide or withdrawing consent will not be used for underwriting. Acceptability and eligibility for coverage or endorsements will not be impacted.

Insureds that have declined or requested to withdraw their consent to the use of their credit information must either sign the Wawanesa Personal Lines Automobile Credit Information Withdrawal of Consent form or provide verbal withdrawal of consent to their broker.

Withdrawal of express consent will be documented when received verbally, or digitally, and the signed form must be retained on the policy file.

Policy Period

Rates in this manual are for a period of one year. Only an annual term policy can be issued.

Premium Payment Options

Wawanesa offers the following payment options:

Payment in full

Payment plan by Installment: two-pay or three-pay plan

Payment plan through monthly pre-authorized payments (MAC – Monthly Automatic Chequing).

Payment Plan Eligibility:

Less than two non-payment cancellations in the prior 36 months. Only non-payment cancellations of Alberta automobile insurance where the cancelled policy was in the same name as the applicant are considered.

The total annual premium payable must exceed $300.

All applicants and Named Insureds are eligible for Payment in full.

Special Features

When non-factory installed special features e.g. side cars, special paint jobs, etc. substantially increase the total value an appraisal will be required.

Vehicle Inspections

Conditions for when a vehicle inspection is required:

1. Vehicle is 25 years old or older and Comprehensive/Specified Perils coverage or Collision/All Perils coverage is requested.
2. Vehicle has been customized or modified.
3. Vehicle is not manufactured for the North American market or has a VIN that cannot be verified

Definitions

Chargeable At-Fault Accidents

A chargeable at-fault accident may be used for acceptability and rating when the applicant or driver is at least 50% at-fault as determined by the Direct Compensation for Property Damage Regulation, and one of the following applies:

- A payment under Collision or the Collision portion of All Perils has been made or a reserve has been set;
- A payment under Third-Party Liability has been made or a reserve has been set;
- A payment under SEF 27 Liability for Non-Owned Automobiles has been made or a reserve has been set;
- A third-party claim has been paid or is likely to be paid under Direct Compensation for Property Damage, or a reserve has been set as a result of the Insured's accident.

Exhibition or Show Bike

Any motorcycle used or shown in exhibitions or competitions.

Kit Bikes **(NOT WRITTEN)**

Motorcycles built as a do-it-yourself assembly kit.

Mini or Pocket Bike **(NOT WRITTEN)**

A motorcycle designed for small riders or off-road recreational use. It has a small engine size (35cc to 200cc) and usually cannot be licensed for road use.

Motard / Supermotard **(NOT WRITTEN)**

Supermotard motorcycles are a combination of motocross and enduro machines fitted with road racing tires while keeping the other features synonymous with off road machines. They compete over a course that mixes tarmac (i.e. road racing) and off road (e.g. motocross) sections.

Motorcycle Rider Training

A Motorcycle Rider Training course within the last 3 years conducted by certified instructors - provided that the course:

a. Was composed of a minimum of 3 hours of classroom instruction PLUS;

b. A minimum of Fifteen (15) of practical training, and, had the approval of the Provincial Department of Education or other Government Department.

An ACCEPTABLE motorcycle safety course may be of the following:

- "Gearing Up" (Canada Safety Council - National).
- Alberta Safety Council Motorcycle Training programs.

Off-road Motorcycle

A motorcycle that is not licensed for road use.

Off-road Motocross **(NOT WRITTEN)**

Off road motocross bikes are intended exclusively for off-road racing use over closed circuits, often with jumps, over varied terrain of gravel/mud/sand.

Snow Bike **(NOT WRITTEN)**

Modified motorcycles or other bikes that have skis instead of wheels. They have two skis, one in the back and one in the front. The front ski is attached to the handlebars for steering.

Statistical Driving Record

The statistical driving record will reflect the years of at fault claims free driving experience with a valid operator's licence, subject to maximum reportable values. Driving record is not used in any premium determination.

Touring Use

A motorcycle used for to ride over 2,000 kilometers a year and beyond a radius of 100 kilometers from the Insured's home more than 4 times a year.

Valid Operator's Licence

A valid operator's licence means that the applicant or listed driver holds a valid operator's licence to drive a motorcycle. A licence that is suspended, cancelled or revoked is not considered a valid operator's licence.

Description of Motorcycle Body Styles*

Adventure

Adventure motorcycles are large displacement dual-sport and touring motorcycles all rolled into one package. Adventure motorcycles come equipped with the features of on-road motorcycles, capable of cruising on paved roads. They come with big tires, large fuel tanks, as well as, comfortable seats, high ground clearance and have no problems dealing with rough and smooth terrain. ***Dual Purpose rates and rules apply.***

Cruiser

Cruisers are normally motorcycles with low seat heights, wider rear tire, raked front forks, and forward controls with the foot pegs way out in front. With a standard bike, your foot pegs are straight down. They are designed for comfort and looks with a relaxed upright seating position. They are notable for their heavy use of chrome and are often highly customized.

Dual Purpose

Conventional type of motorcycle designed and factory equipped for both highway and off-road use. Including factory installed high fenders and tires suitable for dual-purpose use and featuring street safety requirements such as mirrors and turn signal indicators.

Enduro

Road-legal versions of a motocross motorcycle, i.e., featuring high ground clearance and copious suspension with minimal creature comforts. The features that differ from the motocross versions are the silencers, the flywheel weights and the presence of features necessary for the on road portion of enduro racing. *Off-Road rates and rules apply.*

Moped

The moped is a hybrid between the bicycle and the motorcycle, equipped with a small engine (usually a small two-stroke engine up to 50 cc, but occasionally an electric motor) and a bicycle drivetrain, and motive power can be supplied by the engine, the rider, or both. In many localities, mopeds are subject to less stringent licensing than bikes with larger engines and are popular as very cheap motorbikes, with the pedals seeing next to no use.

Motard / Supermotard

Supermotard motorcycles are a combination of motocross and enduro machines fitted with road racing tires while keeping the other features synonymous with off road machines. They compete over a course that mixes tarmac (i.e. road racing) and off road (e.g. motocross) sections. ***Not written.***

Naked Sport / Entry Naked Sport / Naked Super Sport / Roadster

Also known as the “naked” bike or “street” bike, this is the basic form of the motorcycle stripped down to its fundamental parts, with the front wheel visible from the rider’s position. The emphasis is on functionality, performance and ergonomics rather than flashy body panels and exaggerated riding positions that are most common on sport bikes.
Sport rates and rules apply.

Off Road

Off road motorcycles are characterized by long travel suspension and minimal equipment. This motorcycle is designed for recreational or cross-country riding.

Off Road Motocross

Off road motocross bikes are intended exclusively for off-road racing use over closed circuits, often with jumps, over varied terrain of gravel/mud/sand.
Not written.

Off Road Trials

Trial motorcycles are distinctive in that they are extremely lightweight, lack seating (they’re designed to be ridden standing up) and have suspension travel that is short. These motorcycles are not legal for use on public roads.

Scooter

Scooters are motorcycles with a step-through frame and generally smaller wheels than those of a traditional motorcycle. They can be ridden without straddling any part of the bike and are available in sport, commuter, and touring models. **Scooters over 50 cc’s use Standard rates and rules, Scooters 50 cc’s and less use Moped rates and rules.**

Sport / Entry Sport / Super Sport

Fast, light, sleek motorcycles designed for maximum performance and maneuverability. They are distinguishable by their full fairings and the rider’s tipped-forward seating position.

Sport Touring

Sport tourers are a hybrid form between sport bikes and tourers, allowing long-distance riding with more emphasis on sport-like performance (in both handling and speed) than standard tourers. These bikes offer a mid-ground between both segments. *Use Touring/Cruiser rates and rules.*

Standard

This type of motorcycle tends to be a motorcycle without frills such as saddlebags, windshield, radio, or trunk. It is inexpensive to buy and usually has small rake and trail.

Standard Sidecar

A motorcycle sidecar is a one wheeled vehicle that is attached to a motorcycle's side. In this way, the motorcycle sidecar transforms the motorcycle from a two-wheeled vehicle to a three-wheeled vehicle

Touring

Touring Motorcycles are the ultimate long distance motorcycles. They come with the biggest engines, great acceleration and cruising speed, lots of storage including top trunks and saddlebags, amenities like cruise control, stereo radios, CB communications, reverse gears, onboard air compressors, large fairings and windshields, heated seats and grips, and high reliability.

3 Wheel Scooter (excludes 2 rear wheels)

These scooters have a second independent front wheel to increase ride stability. Scooters are motorcycles with a step-through frame and generally smaller wheels than those of a traditional motorcycle. They can be ridden without straddling any part of the bike and are available in sport, commuter, and touring models.

3 Wheel Motorcycle (excludes 2 rear wheels)

This motorcycle is based on a "Y" shaped chassis featuring two wheels in the front and one in the rear. Its design provides great stability with a three-wheeled geometry.

3 Wheel Motorcycle ("Trike")

This motorcycle is similar to a touring motorcycle but with two wheels at the back and one at the front. One or both rear wheels can be driven, while the front is used for steering (the usual layout). Steering is either through a linkage, with the handlebars under the seat (USS) or directly to the front wheel with a large handlebar.

**Source: Insurance Bureau of Canada*

Endorsements

Endorsement Quick Reference Guide

Number	Standard Endorsement Name	Premium	Signature Required
AB-S.E.F. No. 19(B)	Limitation of Amount Endorsement	Included	Yes
AB-S.E.F. No. 20	Loss of Use Endorsement	Additional Premium	No
AB-S.E.F. No. 23(A)	Lienholder, Mortgagee or Assignee Endorsement	Included	No
AB-S.E.F. No. 28(C)	Named Person(s) Property Damage Reimbursement Endorsement (Section A - Third Party Liability)	Included	Yes
AB-S.E.F. No. 35	Emergency Service Expense Endorsement	Additional Premium	No
AB-S.E.F. No. 38	Specified Limit(s) – Automobile Electronic Accessories and Electronic Equipment Endorsement	Additional Premium	Yes
AB-S.E.F. No. 40	Fire and Theft Deductible Endorsement	Included	Yes
AB-S.E.F. No. 43(R)	Limited Waiver of Depreciation Endorsement	Additional Premium	No
AB-S.E.F. No. 43(L)	Specified Lessee Limited Waiver of Depreciation Endorsement	Additional Premium	No
AB-S.E.F. No. 44	Family Protection Endorsement	Included	No

Number	Non-Standard Endorsement Name	Premium	Signature Required
C.A.E. No.2	Personal Protective Equipment	Additional Premium	No
C.A.E. No.3	Personal Effects	Additional Premium	No
C.A.E. No.4	Personal Effects & Personal Protective Equipment	Additional Premium	No
C.A.E. No.5	Motorcycle Accessories	Additional Premium	No
C.A.E. No.6	Vacation Expense	Additional Premium	No
C.A.E. No.16	Minor Conviction Waiver Endorsement	Additional Premium	No

Standard Endorsement Forms

AB-S.E.F. No. 19(B) **Limitation of Amount Endorsement**

Normally used for vehicles that require capping of value and/or appraised value e.g. any value rated, older or customized vehicles.

This endorsement must be signed by the insured when Section C coverage is requested on all Restored, Customized, Modified or Antique vehicles.

AB-S.E.F. No. 20 **Loss of Use Endorsement**

To provide for reimbursement of reasonable costs incurred for rental of a substitute automobile when the described automobile is inoperable because of a loss insured against by All Perils, Collision, Comprehensive or Specified Perils.

This coverage is only available on vehicles that also carry Third Party Liability - Bodily Injury and Third Party Liability - Property Damage coverage.

Premium	
Up to a maximum of $1,500 per occurrence Premium per vehicle	$20
Up to a maximum of $2,500 per occurrence Premium per vehicle	$60
Up to a maximum of $3,500 per occurrence Premium per vehicle	$120

AB-S.E.F. No. 23(A) **Lienholder, Mortgagee or Assignee Endorsement:**

This policy change form recognizes a lienholder, mortgagee or assignee's insurable interest in the vehicle for Section A.1 – Direct Compensation for Property Damage, and Section C – Loss of or Damage to Insured Automobile.

AB-S.E.F. No. 28(C) **Named Person(s) Property Damage Reimbursement Endorsement (Section A - Third Party Liability)**

This endorsement reduces coverage of the policy while named person(s) are operating the insured vehicle.

This endorsement must be signed by the insured when requested. Failure to submit the signed endorsement may result in limitations of coverage.

AB-S.E.F. No. 35 **Emergency Service Expense Endorsement**

Coverage in the amount stated below may be provided by endorsement to cover towing and emergency service expenses necessitated by the disablement of the automobile.

Premium	
Up to a maximum of $100 per occurrence	$5
Up to a maximum of $250 per occurrence	$25

Notes:

1. Restricted to vehicles not over ten years old unless request accompanied by satisfactory garage report.
2. Does not include cost of parts or replacements, gasoline, oil, batteries or tires.

AB-S.E.F. No. 38 **Specified Limit(s) – Automobile Electronic Accessories and Electronic Equipment Endorsement**

Covers described equipment for loss or damage caused by theft or attempted theft. Factory installed equipment does not need to be described.

Premium	
Up to a maximum of $1,500	**Included**
$1,501 and above	**$3 per $100**

AB-S.E.F. No. 40 **Fire and Theft Deductible Endorsement**

This endorsement is used to apply the deductible under Section 7 to all Fire and Theft losses. (The deductible clause in the policy does not normally apply to loss or damage caused by fire or lightning.)

This endorsement must be signed by the insured when requested to maintain Section C coverage.

AB-S.E.F. No. 43(R) **Limited Waiver of Depreciation Endorsement**

This endorsement waives depreciation in the event of an insured peril if the Insured is the original owner/lessee of the automobile, and when the loss exceeds the deductible amount in the Policy.

Premium	
Per Vehicle	**$50**

- This endorsement is available on 12-month policies only.
- The insured must be the original owner/lessee of the automobile.
- The vehicle must carry All Perils or Collision and either Comprehensive or Specified Perils under Section C.
- There can be no lapse in coverage of the AB-S.E.F. No. 43(R).

Notes: *A copy of the bill of sale must be retained on file and supplied upon request.*

Not applicable when SEF 19 is present on the motorcycle.

AB-S.E.F. No. 43(L) **Specified Lessee Limited Waiver of Depreciation Endorsement:**

- This endorsement waives depreciation in the event of an insured peril if the Insured is the original owner, a lessee is registered to the automobile, and when the loss exceeds the deductible amount specified in the Policy.

See AB-S.E.F. No. 43(R) above for premiums and coverage.

AB-S.E.F. No. 44 **Family Protection Endorsement**

The Insurer provides additional benefits to the Named Insured and family who have a claim against another motorist for injuries or death if the other motorist has insufficient insurance to pay the claim. The maximum payable under this coverage is the difference between the insurance limit of the motorist.

Non-Standard Endorsement Forms

Wawanesa Enhanced Motorcycle Program

The following non-standard, optional Endorsements are for use with Motorcycles.

Personal Protective Equipment – C.A.E. No. 2

This policy change form provides Replacement Cost coverage for Personal Protective Equipment (PPE) intended for use while operating the motorcycle described on the Certificate of Insurance for loss or damage to the PPE, caused by an insured peril under Section A.1 or Section C coverage.

Premium	
Up to a maximum of $1,500 coverage per occurrence	**$20**
Up to a maximum of $2,500 coverage per occurrence	**$30**

This optional coverage is only available for motorcycle policies and is sold on a policy level basis. Only one endorsement required per policy.

Deductible: The deductibles in the Insuring Agreements provided by Section A.1 or Section C are applicable. Only one deductible will be applied to an occurrence of loss or damage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL PROTECTIVE EQUIPMENT – C.A.E. No. 2
ALBERTA ONLY

In consideration for the premium charged:

Definitions:

"**Personal Protective Equipment**" means the personal property belonging to the Insured and usual to the use of the motorcycle, used for the express purpose of reducing injury to the driver/operator and passenger. Personal Protective Equipment includes, but is not restricted to: helmets, goggles, gloves, jacket, pants, (leather or padded), rain suits, reflective vests and boots and items of a similar nature.

"**Motorcycle**" means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground and includes mopeds, scooters, off-road and dual purpose vehicles.

"**Replacement Cost**" means the cost, on the date of the loss or damage, of the lower of:

(1) repairing the property with materials of a similar kind and quality; or
(2) new articles of similar kind, quality and usefulness;

without any deduction for depreciation.

"We" will pay on the basis of replacement cost only if the property lost or damaged is repaired or replaced as soon as reasonably possible. Otherwise, "we" will pay on the basis of actual cash value.

"You" may choose to settle a loss to property eligible for replacement cost on accessories coverage on an actual cash value initially. "You" may still make an additional claim for the difference between actual cash value and replacement cost basis provided such claim is made within 180 days after the date of loss or damage.

"Actual Cash Value" will take into account such things as the cost of replacement less any depreciation, and in determining depreciation, "we" will consider the condition immediately before the damage, the resale value and the normal life expectancy.

In consideration of the premium charged but only with respect to Section A.1 – Direct Compensation for Property Damage or to the subsection(s) of Section C – Loss of or Damage to Insured Automobile of the Policy for which indemnity is provided, in the event of loss the Insurer agrees that the indemnity under Section A.1 or the subsection(s) of Section C has been modified to include:

Direct and accidental loss of or damage to "personal protective equipment" worn by the driver/operator and passenger that is usual to a motorcycle. This loss or damage must result from a peril set out below for which indemnity is provided.

Deductible: In the event of a loss, the deductible and deductible clause provided for in Section A.1 and the subsection(s) of Section C will apply according to the fault-determination and responding coverage.

You agree that we will not pay more than the “replacement cost” at the time the loss or damage occurs or the limit as stated on the Declarations page, whichever is less, for loss of or damage to the personal protective equipment of the driver/operator and passenger under Section A. 1 or the subsection(s) of Section C as stated above.

If more than one motorcycle is insured under this Policy, this endorsement shall apply to all motorcycles in the schedule of automobiles (motorcycles) forming part of this Policy.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the Policy shall have full force and effect.

APPROVED FORM – ALBERTA SUPERINTENDENT OF INSURANCE

Personal Effects – C.A.E. No. 3

This policy change form provides ACV coverage for personal property being transported on or in a motorcycle or motorcycle trailer described on the Certificate of Insurance, for loss or damage caused by an insured peril under Section A.1 or Section C coverage.

Premium	
Up to a maximum of $1,500 coverage per occurrence	**$15**
Up to a maximum of $2,500 coverage per occurrence	**$25**

This optional coverage is only available for motorcycle policies and is sold on a policy level basis. Only one endorsement required per policy.

Deductible: The deductibles in the Insuring Agreements provided by Section A.1 or Section C are applicable. Only one deductible will be applied to an occurrence of loss or damage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL EFFECTS – C.A.E. No. 3
ALBERTA ONLY

In consideration for the premium charged:

Definitions:

"Personal Effects" means the personal property belonging to the Insured and usual to the use of the motorcycle, or being transported on or in the motorcycle or motorcycle trailer excludes money, securities, gold bullion, credit, gift or debit cards, jewellery, furs, silverware, goldware, pewterware, personal protective clothing, passports or any other forms relating to personal identification and other items of similar nature.

"Motorcycle" means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground, and includes mopeds, scooters, off-road and dual purpose vehicles.

"Motorcycle Trailer" is a term used to describe any trailer designed to be pulled behind a motorcycle in order to carry personal effects.

"Actual Cash Value" will take into account such things as the cost of replacement less any depreciation, and in determining depreciation, "we" will consider the condition immediately before the damage, the resale value and the normal life expectancy.

In consideration of the premium charged but only with respect to Section A.1 – Direct Compensation for Property Damage or to the subsection(s) of Section C – Loss of or Damage to Insured Automobile of the Policy for which indemnity is provided, in the event of loss the Insurer agrees that the indemnity under Section A.1 or the subsection(s) of Section C has been modified to include:

Direct and accidental loss of or damage to "personal effects" usual to a motorcycle or motorcycle trailer. This loss or damage must result from a peril set out below for which indemnity is provided.

Deductible: In the event of a loss, the deductible and deductible clause provided for in Section A.1 and the subsection(s) of Section C will apply according to the fault determination and responding coverage.

You agree that we will not pay more than the actual cash value at the time the loss or damage occurs or the limit as stated on the Declarations page specified, whichever is less, for loss of or damage to the "personal effects" of the described motorcycle or motorcycle trailer under Section A.1 or the subsection(s) of Section C as stated above.

If more than one motorcycle is insured under this Policy, this endorsement shall apply to all motorcycles in the schedule of automobiles (motorcycles) forming part of this Policy.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the Policy shall have full force and effect.

APPROVED FORM – ALBERTA SUPERINTENDENT OF INSURANCE

Personal Effects & Personal Protective Equipment – C.A.E. No. 4

This policy change form provides Replacement Cost coverage for PPE intended for use while operating the motorcycle described on the Certificate of Insurance, and personal property carried in or on a described motorcycle or motorcycle trailer for loss or damage caused by an insured peril under Section A.1 or Section C coverage.

Premium	
Up to a maximum of $3,500 coverage per occurrence	**$35**
Up to a maximum of $4,500 coverage per occurrence	**$45**

This optional coverage is only available for motorcycle policies and is sold on a policy level basis. Only one endorsement required per policy.

This endorsement cannot be purchased with CAE 2 or CAE 3 as it would be overlapping coverage.

Deductible: The deductibles in the Insuring Agreements provided by Section A.1 or Section C are applicable. Only one deductible will be applied to an occurrence of loss or damage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL EFFECTS & PERSONAL PROTECTIVE EQUIPMENT – C.A.E. No. 4
ALBERTA ONLY

In consideration for the premium charged:

Definitions:

“Personal Effects” means the personal property belonging to the Insured and usual to the use of the motorcycle, or being transported on or in the motorcycle or motorcycle trailer. “Personal Effects” do not include money, securities, gold bullion, credit, gift or debit cards, jewellery, furs, silverware, goldware, pewterware, personal protective equipment and gear, passports or any other forms relating to personal identification and other items of a similar nature. There is no coverage under this endorsement for loss or damage to any electronic accessories and equipment such as tape players/decks, stereo players/decks, compact disc players, speakers, positioning and location finding devices, computers, and items of a similar nature.

“Personal Protective Equipment” means the personal property belonging to the Insured and usual to the use of the motorcycle, used for the express purpose of reducing injury to the driver/operator and passenger. Personal Protective Equipment includes, but is not restricted to: helmets, goggles, gloves, jacket, pants, (leather or padded), rain suits, reflective vests and boots and items of a similar nature.

“Motorcycle” means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground, and includes mopeds, scooters, off-road and dual purpose vehicles.

“Motorcycle Trailer” is a term used to describe any trailer designed to be pulled behind a motorcycle in order to carry personal effects.

“Replacement Cost” means the cost, on the date of the loss or damage, of the lower of:

(1) repairing the property with materials of a similar kind and quality; or
(2) new articles of similar kind, quality and usefulness;

without any deduction for depreciation.

“We” will pay on the basis of “replacement cost” only if the property lost or damaged is repaired or replaced as soon as reasonably possible. Otherwise, “we” will pay on the basis of actual cash value.

“You” may choose to settle a loss to property eligible for “replacement cost” on accessories coverage on an actual cash value initially. “You” may still make an additional claim for the difference between actual cash value and replacement cost basis provided such claim is made within 180 days after the date of loss or damage.

“Actual Cash Value” will take into account such things as the cost of replacement less any depreciation, and in determining depreciation, “we” will consider the condition immediately before the damage, the resale value and the normal life expectancy.

In consideration of the premium charged but only with respect to Section A.1 – Direct Compensation for Property Damage or to the subsection(s) of Section C – Loss of or Damage to Insured Automobile of the Policy for which indemnity is provided, in the event of loss the Insurer agrees that the indemnity under Section A.1 or the subsection(s) of Section C has been modified to include:

Direct and accidental loss of or damage to “Personal Effects” and “Personal Protective Equipment” usual to a motorcycle or motorcycle trailer. This loss or damage must result from a peril set out below for which indemnity is provided.

Deductible: In the event of a loss, the deductible and deductible clause provided for in Section A.1 and the subsection(s) of Section C will apply according to the fault-determination and responding coverage.

You agree that we will not pay more than the “replacement cost” at the time the loss or damage occurs or up to the limit as stated on the Declarations page, whichever is less, for loss of or damage to the “Personal Effects” and “Personal Protective Equipment” of the Insured and described motorcycle or motorcycle trailer under Section A.1 or the subsection(s) of Section C as stated above.

If more than one “motorcycle” or “motorcycle trailer” is insured under this Policy, this endorsement shall apply to all motorcycles in the schedule of automobiles (motorcycles) forming part of this Policy.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the Policy shall have full force and effect.

APPROVED FORM – ALBERTA SUPERINTENDENT OF INSURANCE

Motorcycle Accessories – C.A.E. No. 5

This policy change form extends coverage under Section A.1 or Section C to offer Replacement Cost coverage for loss or damage to additional after-market accessories installed on the described motorcycle. This coverage is on a vehicle level basis.

Premium	
Up to a maximum of $1,500 coverage per occurrence	**$35**
Up to a maximum of $2,500 coverage per occurrence	**$45**
Up to a maximum of $5,000 coverage per occurrence	**$75**

This optional coverage is only available for motorcycle policies and is sold on a ***vehicle level*** basis.

Deductible: The deductibles in the Insuring Agreements provided by Section A.1 or Section C are applicable. Only one deductible will be applied to an occurrence of loss or damage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOTORCYCLE ACCESSORIES – C.A.E. No. 5
ALBERTA ONLY

In consideration for the premium charged:

Definitions:

"Accessories" means additional accessories not included as part of the original base model, including but not limited to, windshields, side cars, saddle bags, seat back extensions, intended for use on a motorcycle.

"Motorcycle" means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground and includes mopeds, scooters, off-road and dual purpose vehicles.

"Replacement Cost" means the cost, on the date of the loss or damage, of the lower of:

(1) repairing the property with materials of a similar kind and quality; or
(2) new articles of similar kind, quality and usefulness;

without any deduction for depreciation.

"We" will pay on the basis of replacement cost only if the property lost or damaged is repaired or replaced as soon as reasonably possible. Otherwise, "we" will pay on the basis of actual cash value.

"You" may choose to settle a loss to property eligible for replacement cost on accessories coverage on an actual cash value initially. "You" may still make an additional claim for the difference between actual cash value and replacement cost basis provided such claim is made within 180 days after the date of loss or damage.

"Actual Cash Value" will take into account such things as the cost of replacement less any depreciation, and in determining depreciation, "we" will consider the condition immediately before the damage, the resale value and the normal life expectancy. This includes accessories installed after the original purchase or those installed by the manufacturer or dealer at the time of purchase.

There is no coverage under this endorsement for loss or damage to any electronic accessories and equipment such as tape players/decks, stereo players/decks, compact disc players, speakers, positioning and location finding devices, computers, and items of a similar nature.

In consideration of the premium charged but only with respect to Section A.1 – Direct Compensation for Property Damage or to the subsection(s) of Section C – Loss of or Damage to Insured Automobile of the Policy for which indemnity is provided, in the event of loss the Insurer agrees that the indemnity under Section A.1 or the subsection(s) of Section C has been modified to include:

Direct and accidental loss of or damage to accessories and equipment usual to a motorcycle.

Deductible: In the event of a loss, the deductible and deductible clause provided for in Section A.1 and the subsection(s) of Section C will apply according to the fault-determination and responding coverage.

If loss or damage to your "accessories", other than factory installed equipment, is covered under Section A.1 – Direct Compensation for Property Damage or the subsection(s) of Section C - Loss of or Damage to Insured Automobile provided by your Policy, we will pay the "replacement cost" of the equipment to the limit as stated on the Declarations page in total.

If more than one motorcycle is insured under this Policy, this endorsement shall apply only to the motorcycle against which this endorsement is designated in the schedule of automobiles forming part of this Policy.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the Policy shall have full force and effect.

APPROVED FORM – ALBERTA SUPERINTENDENT OF INSURANCE

Vacation Expense – C.A.E. No. 6

This policy change form provides coverage for additional expenses incurred, due to a loss or damage to the described motorcycle, caused by an insured peril, while on vacation more than 100 km away from the occurrence maximum.

Premium	
Up to a maximum of $1,500 coverage per occurrence/$150 per day	**$25**
Up to a maximum of $2,500 coverage per occurrence/$250 per day	**$40**

Note: *This coverage is only available on vehicles that also carry Third Party Liability - Bodily Injury and Third Party Liability - Property Damage coverage.*

This optional coverage is only available for motorcycle policies and is sold on a policy level basis. Only one endorsement is required per policy.

Deductible: The deductibles in the Insuring Agreements provided by Section A.1 or Section C are applicable. Only one deductible will be applied to an occurrence of loss or damage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VACATION EXPENSE – C.A.E. No. 6
ALBERTA ONLY

In consideration for the premium charged:

Definitions:

“Motorcycle” means a self-propelled vehicle having a seat or saddle for the driver and designed to travel on not more than three wheels in contact with the ground and includes mopeds, scooters, off-road and dual purpose vehicles.

“Vacation” means a vacation of an insured travelling further than 100 kilometers from their primary residence.

In consideration of the premium charged but only with respect to Section A.1 – Direct Compensation for Property Damage or to the subsection(s) of Section C – Loss of or Damage to Insured Automobile of the Policy for which indemnity is provided, in the event the described motorcycle, while being used on vacation by the insured suffers loss or damage for which indemnity is provided under such subsection(s), the insurer agrees to reimburse the insured for any additional necessary and reasonable expense for living accommodation and meals subject to the daily and total limits per occurrence as stated on the Declarations page, for the lesser of:

(a) the time required with the exercise of due diligence and dispatch to repair or replace the damaged or destroyed motorcycle or motorcycle trailer; or
(b) the time the insured remains on vacation.

The coverage afforded by this endorsement shall apply only to such additional necessary and reasonable expense incurred by or on behalf of the Named Insured and, if residing in the same dwelling premises as the Named Insured, his or her spouse and any dependent relative of either.

Deductible: In the event of a loss, the deductible and deductible clause provided for in Section A.1 and the subsection(s) of Section C will apply according to the fault-determination and responding coverage.

If more than one motorcycle is insured under this Policy, this endorsement shall apply to all motorcycles in the schedule of automobiles (motorcycles) forming part of this Policy.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the Policy shall have full force and effect.

APPROVED FORM – ALBERTA SUPERINTENDENT OF INSURANCE

Minor Conviction Waiver Endorsement – C.A.E. No. 16

The Wawanesa Minor Conviction Waiver endorsement provides protection against an automobile insurance premium increase resulting from a single rateable minor traffic safety conviction for designated operators. This optional endorsement may be purchased for each eligible operator.

A single rateable minor traffic safety conviction will be waived for the designated operator(s) indicated on the endorsement form. “Rateable minor traffic safety conviction” means:

i. Rateable traffic safety convictions classified as minor under a Grid rating program established by the Automobile Insurance Rate Board (AIRB); or

ii. Rateable traffic safety convictions classified as minor under the Insurer’s AIRB approved rating program. Eligibility is determined on an individual basis.

Eligible operators must meet the following requirements:

- Class 5 GDL licence or Class 6 (for MTC) or equivalent from Canada or the USA
- No convictions in the prior 3 years (excluding non-moving violations)
- License must not have been suspended in the prior 3 years (excluding registration and administrative suspensions)
- The eligible operator must be listed on a vehicle that carries Third Party Liability coverage.

Additional Underwriting Rules:

- Available on 12 month policies only
- May be added on new submissions and at renewal
- May be added mid-term when an eligible operator is being added.

How it Works:

- A Minor Conviction waived by this endorsement will not be counted towards factors that impact premium rating
- The Minor Conviction Waiver endorsement must be present at renewal in order for a Minor Conviction to be waived
- .Once purchased, the Minor Conviction Waiver endorsement will automatically renew where all eligibility criteria are met
- The Minor Conviction Waiver endorsement will be deleted on renewal when eligibility is no longer met
- The operator will be considered ineligible to purchase the Minor Conviction Waiver endorsement while a Minor Conviction is being waived
- The Minor Conviction Waiver endorsement may be deleted mid-term and on renewal
- When a designated operator under the Minor Conviction Waiver endorsement is deleted from the policy, the designated operator is also deleted from the Minor Conviction Waiver endorsement.

Rating Rules:

Premium is calculated based on years licensed of the eligible operator. An underaged occasional operator must be licensed 6 years and will have a designated premium.

Premium:

Years Licensed	Premium
6 - 8	$45
9+	$35
Class 05 or 06 drivers	$40

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ CAREFULLY.

MINOR CONVICTION WAIVER ENDORSEMENT C.A.E. No. 16

In consideration of the premium charged, as set out in the Policy or in the Certificate of Automobile Insurance, the Policy premium on all renewals of the Policy, if offered and accepted, will not be increased because of the first rateable minor traffic safety conviction incurred by the designated operator during the term of the Policy to which this endorsement is attached. This endorsement applies to all vehicles to which the designated operator is assigned.

“Rateable minor traffic safety conviction” means:

i. Rateable traffic safety convictions classified as minor under a Grid rating program established by the Automobile Insurance Rate Board (AIRB); or
ii. Rateable traffic safety convictions classified as minor under the Insurer’s AIRB approved rating program.

This endorsement is not enforceable where the designated operator has violated Statutory Condition (2) – Prohibited Use By Insured as set out in section 556 of the *Insurance Act* or an Alberta Automobile Insurance Policy.

If more than one operator is listed under the Policy, this endorsement shall apply only to the operator(s) designated in this endorsement.

Designated Operator	Driver’s License Number
________________	___________________

The waiver of rating for a rateable minor traffic safety conviction provided by this endorsement is not binding on any other Insurer that provides automobile insurance to an operator who is convicted of a rateable minor traffic safety violation.

Except as otherwise provided in this endorsement all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

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Motorcycle Rating Rules

General Rating Rules

Rating is based on the years of accident free driving experience considering the number of years with a Valid Operator's licence to operate a motorcycle.

Accident Rating

An at-fault accident will be used only once for developing a rate.

Accidents involving Motorcycles vehicles are assigned to the vehicle involved or will follow the vehicle type on the highest rated vehicle.

Any at-fault accident arising from the ownership, use and operation of a listed vehicle by an unlisted driver will be attributed to the owner and named insured of the vehicle and used for rating following the same accident rating rules.

Chargeable Accidents will not affect the Driving Records until the next renewal.

Conviction Rating

A conviction will be used once for developing a surcharge factor, on the highest rated vehicle.

Licence Suspension

Where there is a ratable Licence Suspension of 12 months or greater or resulting from Criminal Code Conviction or Impaired driving, the driving experience will reset to "0" years.

Motorcycle/Moped Seasonal Retained Premium Table

Retained Premium	
January	Nil
February	Nil
March	5%
April	10%
May	10%
June	20%
July	20%
August	20%
September	10%
October	5%
November	Nil
December	Nil

Retained Premium based on accumulative total of percentages shown above for months in force.

Note: *Full annual premiums will be charged for all Motorcycles even though they may only be used on a seasonal basis.*

Vehicle Use

USE	DESCRIPTION
Pleasure	Motorcycles used for pleasure only, not used to commute to school or work, and not used for Touring.
Pleasure/Touring	Motorcycles used for pleasure and touring but not used to commute to school or work.
Commute	Motorcycles used to commute to school or work one or more times in a week.

Discounts

Client Multi Policy Recreational Vehicle Discount

(Excluding Motor Homes and Trailers)

When we insure the Private Passenger vehicle(s) and Motorcycle of the Named Insured or spouse, a 25% discount will apply to the total base premium for Motorcycles.

Surcharges

Accident Surcharges

Accidents involving Motorcycles are assigned to the Motorcycle involved or the designated replacement vehicle if applicable.

Where there has been one (1) or more Chargeable Accident allocated to a vehicle for the 36 months prior to the commencement of the policy period, the following surcharge will be applied against Third Party Liability - Physical Damage, Third Party Liability - Bodily Injury, Direct Compensation for Property Damage, Collision and the All Perils premiums.

Conviction Surcharges

A driver will only be surcharged for convictions on the highest rated vehicle he/she operates.

If there are convictions from more than one driver assigned to the same vehicle, the surcharge from the driver with the highest surcharge percentage will be applied.

Only those convictions imposed during the 36 months preceding the commencement of the policy period shall be used to calculate the surcharge.

These surcharges will be applied against Third Party LiabilityBodily Injury, Third Party Liability Property Damage, Direct Compensation for Property Damage, Collision and the All Perils premiums.

Convictions will be divided into 4 categories:

I - Minor Convictions

Offenses related to the safe operation of a motor vehicle which do not fall within the definitions of Major, Serious or Criminal Code convictions. Including but not limited to breach of speed limits, failing to signal or stunting or an offence substantially the same committed within or outside of Canada.

II - Major Convictions

Offenses related to the safe operation of a motor vehicle which do not fall within the definitions of Minor, Serious or Criminal Code convictions. Including but not limited to failure to report an accident or to give name and license number; racing, distracted driving, improper passing of school buses, improper passing in a school zone or playground area or an offence substantially the same committed within or outside of Canada.

III - Serious Convictions

Offenses related to the safe operation of a motor vehicle which do not fall within the definitions of Minor, Major or Criminal Code convictions. Including but not limited to leaving the scene of an accident; careless driving, alcohol in blood or refuse sample for novice driver, driving without undue care and attention or an offence substantially the same committed within or outside of Canada.

IV - Criminal Code Convictions

Offenses under the Criminal Code of Canada, or an offence substantially the same committed outside of Canada. Including but not limited to: Criminal negligence or manslaughter committed in the operation of a motor vehicle; failing to stop at the scene of an accident; intoxicated driving, impaired driving; driving while license under suspension; dangerous driving; registering over the provincial legal limit in Breathalyzer test; refusal to take Breathalyzer test, failure to stop a motor vehicle while being pursued by a peace officer.

License Suspension

Based on the number of ratable licence suspensions for a rated operator in the last three years.

Registration, medical and maintenance enforcement suspensions will not be considered ratable suspensions.

This surcharge will be applied against Third Party Liability Bodily Injury and Property Damage, Direct Compensation for Property Damage, Collision, and All Perils premiums.

Adding Trailers

Private passenger trailers may be added to a motorcycle policy. Please refer to Private Passenger Trailer rates and rules in the Trailers and Campers Manual.

Annual Premium

1. **Third Party Liability - Bodily Injury and Third Party Liability - Property Damage**
    - Extended from the towing vehicle.
2. **Direct Compensation for Property Damage**
    - Included without charge.
    - If the towing vehicle has a Direct Compensation for Property Damage deductible applied, the same deductible applies to the towing vehicle.
3. **Accident Benefits**
    - Extended from the towing vehicle.
4. **Physical Damage Coverage**
    - Apply rate group and determine premium according to Purchase Price as shown in the manual.