Private Passenger Vehicle

Alberta

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

Table of Contents

Legal Disclaimer Copyright & Trademark Information 02
Table of Contents 03
General Rules and Endorsement Listing 05
- Binding Authority and Underwriting 05
  - Limits of Authorization 05
- Acceptability & Decline Rules 06
  - Optional Coverage Limitations 06
  - Risks to be Referred 08
  - Adverse Contractual Action 09
- General Rules and Instructions 10
  - Adding Vehicles 10
  - Applications 10
  - Cancellations 10
  - Cancellation for Non-Payment of Premium 10
  - Short Rate Cancellation Table (12 months) 11
  - Change of Ownership 12
  - Credit Information Consent Requirements 12
  - Acceptable Express Consent 12
  - Driver's License Numbers 12
  - Letters of Brokerage 12
  - Premium Payment Options 12
  - Policy Period 12
  - Risk Specially Rated 12
  - Special Features 13
  - Vehicle in Storage 13
  - Vehicles Registered in a Company Name 13
  - Vehicle Substitution 13
- Supplementary Reports and Documentation 14
  - Appraisals 14
  - Claims History Reports 14
  - Claims Experience Letter 14
  - Motor Vehicle Reports 14
  - Vehicle Inspection Reports 14
  - Out of Province Licenses (Canada and USA) 14
- Definitions and Endorsements Listings 15
  - At-Fault Accident 15
  - Business Use 15
  - Chargeable At-Fault Accident 15
  - Continuously Insured 15
  - Continuously Licensed 15
  - Commuter Use 15
  - Highest Rated Operator 15
  - Highest Rated Vehicle 15
  - High Theft Territory 15
  - High Theft Vehicle 15
  - Immediate Family Member 16
  - Licence Suspension (ratable) 16
  - Lowest Rated Operator 16
  - Occasional Operator 16
  - Private Passenger Type Automobile 16
  - Restricted Licence 16
  - Ridesharing 16
  - Statistical Driving Record 16
  - Transportation Network Company (TNC) 16
  - Valid Operator's Licence 16
  - Vehicle Inspection Report 16
- Endorsement Listings 17
- Standard Endorsement Forms 18
  - AB-S.E.F. No. 2 Designated Operator(s) Drive Other Automobiles Endorsement 18
  - AB-S.E.F. No. 3 Drive Government Automobiles Endorsement 18
  - AB-S.E.F. No. 5 Permission to Lease - Specified Lessee Endorsement 18
  - AB-S.E.F. No. 6(A) Carry Passengers for Compensation or Hire Endorsement 18
  - AB-S.E.F. No. 8(A) Named Person Property Damage Reimbursement Endorsement (Section A - Third Party Liability) 18
  - AB-S.E.F. No. 13(D) Limitation of Glass Coverage Endorsement 18
  - AB-S.E.F. No. 13(H) Existing Hail Damage - Deletion of Hail Coverage Endorsement 18
  - AB-S.E.F. No. 19(B) Limitation of Amount Endorsement 19
  - AB-S.E.F. No. 20 Loss of Use Endorsement 19
  - AB-S.E.F. No. 23A Lienholder, Mortgagee or Assignee Endorsement 19
  - AB-S.E.F. No. 27 Legal Liability for Damage to Non-Owned Automobile Endorsement 19
  - AB-S.E.F. No. 28(C) Named Person(s) Reduction of Coverage Endorsement 19
  - AB-S.E.F. No. 35 Emergency Services Expense Endorsement 20
  - AB-S.E.F. No. 37 Limitation to Automobile Electronic Accessories and Electronic Equipment 20
  - AB-S.E.F. No. 38 Specified Limit(s) – Automobile Electronic Accessories and Electronic Equipment Endorsement 20
  - AB-S.E.F. No. 40 Fire and Theft Deductible Endorsement 20

AB-S.E.F. No. 43(R) Limited Waiver of Depreciation Endorsement....20
AB-S.E.F. No. 43(L) Specified Lessee Limited Waiver of Depreciation Endorsement....21
AB-S.E.F. No. 44 Family Protection Endorsement....21
Non-Standard Wordings....22
Pet Accident Wording Endorsement – PAWS CAE#1....22
Named Person Accident Rating Waiver Endorsement – CAE #7....24
Deletion of Hail Coverage Endorsement – CAE #8....26
Minor Conviction Waiver Endorsement - CAE #16....28
Enhanced Roadside Assistance CAE#17....30
OEM Advantage CAE#18....32
OEM Essentials CAE#19....34
General Rating Rules....36
Accident and Conviction Allocation Rules....36
Accident Rating Rules....36
Conviction Rating Rules....36
Driver Assignment Rules....36
Driver Assignment for Private Passenger Vehicles (with Third Party Liability)....36
Equal Number of Vehicles and Drivers....36
More Vehicles than Drivers....36
Fewer Vehicles than Drivers....36
Occasional Class 05 or 06 Driver Assignment and Rating....36
Rating Factors....37
Rating Factors Descriptions....38
Vehicle Rate Class - Class Descriptions....40
Surcharge Rating Factors....42
Claim Score....42
Convictions - Minor / Major / Serious / Criminal Code....42
License Suspension....42
New Business Surcharge....42
Discount Rating Factors....43
Autonomous Emergency Braking System Discount....43
Away at School Discount....43
Client Multi-Policy Recreation Vehicle Discount....43
Credit Score Factor (Optional Physical Damage coverage)....43
Driver Training Discount....43
Farm Discount....43
Loyalty Discount....44
Multi-Product Discount....44
Multi-Vehicle Discount....44
Newcomer Discount....44
Newly Licensed Discount....44
Private Passenger Rate Groups....45
Rate Group Tables....45
Price Rated Vehicles....45
Grid Rating....48

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.

We will permit a cross-reference policy discount if an eligible related policy is to be placed on the account at a future date, but only in respect to the new business term of the originating policy.

Limits of Authorization

Third-Party Limits

- Up to a maximum of $2,000,000 for all vehicle classes.
- All vehicles insured under the same policy must carry the same liability limit.

Higher limits may be considered. Refer to Company.

Physical Damage

- Private Passenger Vehicle value may not exceed $150,000.

Higher limits may be considered. Refer to Company.

- Minimum deductible offered for Comprehensive and Specified Perils coverage is $500 for Private Passenger Vehicles and Motorhomes.
- Minimum deductible offered for Collision and All Perils coverage is $1,000 for Private Passenger Vehicles and Motorhomes.
- See Optional Coverage Limitations for additional requirements.

Acceptability & Decline Rules

The Insurer's rules for declining to issue, terminating, or refusing to renew a contract are:

1. Vehicle

a) Any vehicle that cannot be registered in the province of Alberta as required under the Traffic Safety Act.

b) Any vehicle without a listed licensed driver.

c) Any vehicle 15 years of age or older without an acceptable Vehicle Inspection Report.

d) Any vehicle that is a salvage motor vehicle unless a salvage motor vehicle inspection certificate is provided.

e) Any vehicle that does not qualify as a private passenger, as described by the Alberta Automobile Insurance Premium Regulation. Wawanesa does not offer a rating program for vehicles registered and plated as an Antique vehicle.

Note: *For recreational vehicles and commercial vehicles, please refer to their respective manuals for eligibility and rating.*

f) Any vehicle(s) without Third Party Liability coverage when the only vehicle(s) on the policy.

2. Applicant, Insured or Operator

a) Any vehicle where the applicant does not hold a valid operator's licence to operate a private passenger vehicle in Canada. Any operator without a valid operator's licence will not be listed as a driver on the policy.

b) Any vehicle where the Applicant/Insured does not have an insurable interest.

c) Any Applicant with an outstanding balance resulting from a non-payment cancellation on an Alberta automobile insurance policy with any carrier within the prior 2 years.

d) Any Applicant/Insured or Named Operator using a Private Passenger Automobile for Ridesharing under a Transportation Network Company (TNC), or vehicle sharing unless acceptable to Wawanesa.

e) Any Applicant/Insured makes any misrepresentation in the information provided for the purposes of obtaining, updating, or renewing an automobile insurance policy.

f) Any Applicant/Insured where an insurer has cancelled or declined to issue or renew automobile insurance because of misrepresentation, on three or more occasions in the last 6 years.

g) Any Applicant/Insured that has had an automobile insurance claim of any type denied in whole or in part, resulting from automobile insurance fraud in the last 6 years.

h) Any Applicant/Insured that has been convicted of fraud in relation to an automobile insurance policy in the last 6 years.

i) Wawanesa reasonably believes any applicant/insured will use the automobile or automobile policy for fraudulent purposes.

3. Failure to provide:

a) Completed and signed approved application form.

b) Underwriting information as required/requested as per the rules outlined in this manual.

Optional Coverage Limitations

New Business Only

The Insurer's rules for refusing to provide or continue a coverage are:

1. Any Applicant with 2 or more hail claims on a single vehicle within the last 3 years will not be eligible for Comprehensive, Specified Perils or All Perils coverage on New Business. Consideration will be given to permit Comprehensive, Specified Perils or All Perils coverage on vehicles where the CAE 8 Deletion of Hail has also been requested.
2. The following risks are not eligible for physical damage coverage as new business:
   - Foreign exotic or sport cars without acceptable appraisal and photographs; underwriter approval required.
   - Classic or restored and/or modified vehicles without acceptable appraisal and photographs; underwriter approval required.
3. On New Business, any vehicle outlined under the definition of a High Theft Vehicle and within a High Theft Territory:

   a. Must have a minimum $2,500 deductible and a signed SEF 40 Fire and Theft Deductible Endorsement attached for Comprehensive, Specified Perils, or All Perils Coverage.

   b. Is not eligible for Comprehensive, Specified Perils, or All Perils Coverage when there has been any partial or total theft loss in the prior 3 years.
4. On New Business, any Applicant/Named Insured(s) who are the only Named Operators on a policy and have a Class 7 driver's license must have a minimum $2,500 deductible for Collision, Comprehensive, All Perils and Specified Perils coverages.

General

1. Optional physical damage coverage will not be offered on vehicles operated by any class 5 GDL or class 7 licence driver with 1 or more penalties under the IRS ZERO: Novice Program in the prior 3 years.
2. Any Applicant or Named Operator with 4 or more convictions of any type in the prior 3 years will not be eligible for Collision or All Perils coverage.
3. Any Applicant, Named Insured or Named Operator with 1 distracted driving conviction in the prior 3 years will not be eligible for Collision or All Perils coverage.
4. Any Applicant or Named Operator with 1 criminal code conviction or Serious Conviction in the prior 4 years will not be eligible for Collision, All Perils, Specified Perils or Comprehensive coverage.
5. Any Applicant or Named Insured with 1 or more partial or total theft loss in 3 years must have a signed SEF 40 Fire and Theft Deductible Endorsement attached to each listed private passenger automobile requesting Comprehensive, Specified Perils or All Perils coverage.
6. Any Applicant, Named Insured or Named Operator with 2 or more at-fault losses in the prior 5 years will not be eligible for Collision or All Perils coverage.
7. Comprehensive/Specified Perils coverage will not be offered on any vehicle where there have been 2 or more claims under the Comprehensive/Specified Perils coverage in the past 3 years.
8. Optional physical damage coverage will not be offered on a vehicle deemed a total loss/constructive total loss as a result of a claim.
9. Any Applicant, Named Insured or Named Operator with any combination of 2 or more hit and run or at fault losses in 3 years will not be eligible for any physical damage coverage.
10. Any Applicant or Named Operator with 1 at-fault loss and 2 or more minor convictions or 1 or more serious conviction in the prior 3 years will not be eligible for Collision or All Perils coverage.
11. Vehicles valued in excess of $150,000 but less than $200,000 must carry a minimum $7,500 deductible for any requested optional physical damage coverage.
12. Vehicles valued at or in excess of $200,000 but less than $250,000 must carry a minimum $10,000 deductible for any requested optional physical damage coverage.
13. Optional physical damage coverage will not be offered on vehicles valued over $150,000 with a driver licenced and insured for fewer than 6 years.
14. Optional coverages will not be offered on vehicles valued at $150,000 or more and there are 1 or more theft losses in the preceding 3 years.
15. Optional physical damage coverage will not be offered on any vehicle valued in excess of $250,000.
16. Any vehicle 15 years of age and older requesting any physical damage coverage will require a minimum deductible of $1,000 for Collision, Comprehensive, Specified Perils and All Perils coverage in addition to a satisfactory completed vehicle inspection report.
17. Optional coverages will not be offered on any new business or newly added automobile with 500hp or more excluding:
    a) Battery electric vehicles (Cannot have gasoline fuel as a secondary source)
    b) SUVs
    c) Vans
    d) Pick-Up Trucks
18. Optional physical damage coverage will not be offered on right hand drive vehicles.
19. Optional physical damage coverage will not be offered on vehicles with substantial aftermarket modification for performance purposes including a turbocharger, supercharger, or nitrous system; or any combination of interior roll cage, modification to ground clearance, modification to tire circumference, or the use of tires especially designed for racing or speed, engine swapping or any other engine modifications designed to enhance speed.
20. Optional physical damage coverage will not be offered on any vehicle with unacceptable customizations or modifications.
21. Optional physical damage coverage will not be offered on vehicles constructed from kits, dune buggies, hot rods or roadsters.
22. Optional physical damage coverage will not be offered on any vehicle with unrepaired damage.

    Note that Optional physical damage coverage may be acceptable in the case of unrepaired hail damage with a requested and signed AB SEF 13H or CAE No. 8.
23. Optional physical damage coverage will not be offered on any vehicle designed to be one-of-a-kind.
24. Optional physical damage coverage will not be offered on any vehicle where parts are no longer available or manufactured in Canada.
25. Optional physical damage coverage will not be offered on any vehicle where the garage address cannot be verified.

No set of guidelines can adequately cover all situations. However, if in your opinion you feel there is an individual case which warrants consideration, please contact your Wawanesa underwriter prior to binding. We reserve the right to amend these guidelines periodically and will notify, in writing, of any changes.

Risks to be Referred

The following risks must be referred before binding:

1. Vehicles that require an appraisal.

   The following risks require a vehicle appraisal submitted before binding optional physical damage coverage and will be subject to SEF 19 - Limitation of Amount Endorsement:

   - Classic or Restored vehicles
   - Customized or modified vehicles, including vehicles with additional equipment that substantially increase the value

2. Any risk requiring Proof of Financial Responsibility.

Adverse Contractual Action (ACA)

Regulation:

According to the Insurance Act of Alberta, Section 555(1) in respect of basic coverage on private passenger vehicles an Adverse Contractual Action means:

- Refusing to provide a quote for basic coverage within a reasonable time.
- Refusing to process an automobile application.
- Refusing to issue and/or renew a contract.
- Terminating and/or cancelling a contract.
- Refusing to provide or continue any coverage or endorsement.

Adverse Contractual Action may be taken in the following situations:

1. The non-payment of a premium or any portion of a premium.
2. An outstanding balance exists with another carrier resulting from a non-payment cancellation of an automobile insurance policy, but only until all amounts owing are paid.
3. The failure of the insured or the applicant for a contract to inform the insurer or to keep the insurer informed, where requested to do so by the insurer, as to who is the principal driver of the automobile for which the insurance coverage is or is to be issued.
4. The insured or the applicant
   a. fails to complete the approved application form,
   b. provides false information on the approved application form,
   c. makes any misrepresentation in the information provided for the purposes of obtaining, updating, or renewing an automobile insurance policy, including on the application form,
   d. fails to submit any information required in the approved application form, or
   e. has a history of fraudulent activity in relation to an automobile insurance policy and the most recent instance of such an activity occurred less than 7 years before the day of the request to obtain, update or renew an automobile insurance policy.
5. The insurer reasonably believes that the insured or the applicant will use the automobile insurance policy or the automobile for fraudulent purposes.
6. The insured or the applicant refuses to provide, within the time provided by the insurer, a completed approved vehicle inspection report for a private passenger vehicle that is at least 12 model years old (Wawanesa will not impose the requirement for a vehicle inspection report until a vehicle is 15 model years old).
7. The insured or the applicant, after having the vehicle inspection report completed, refuses, within 30 days of the report being completed, to repair a component of the vehicle that has been identified in the inspection report as being unsafe.
8. The applicant does not hold a valid operator's licence to operate a private passenger vehicle in Canada.
9. The insured or the applicant, with respect to a private passenger vehicle that is a salvage motor vehicle, refuses to provide, within the time provided by the insurer, a subsisting salvage motor vehicle inspection certificate.

Authority to take Adverse Contractual Action

Brokers are not authorized to decline or non-renew an automobile insurance policy for a private passenger risk placed with Wawanesa and are not authorized to cancel a policy without the Insured's request or consent.

Wawanesa may take action to decline, cancel or non-renew automobile insurance or coverage under established rules for ACA for private passenger risks. Non-payment cancellations are automated. Brokers will receive communication regarding any other type of ACA decision made.

If Adverse Contractual Action is taken on an existing automobile policy, we will send written notice including the reason for ACA by registered mail to the Named Insured according to statutory condition.

Adverse Contractual Action Information Collection and Sharing

Information used as evidentiary support for taking Adverse Contractual Action for misrepresentation and fraud may be obtained from the insurer, the insured, the broker of record, third-party insurers including agents, claims adjusters, and other authorized representatives, vehicle manufacturers, third-party fraud identification and prevention organizations, government and police enforcement officials, other third-party industry sources, and any other publicly available information.

Wawanesa will collect and store details of any action taken under Adverse Contractual Action regulations including supporting evidence of fraud or misrepresentation for a minimum of 3 years.

Wawanesa is authorized by the named insured's signature on the application for a contract of insurance to share policy and claims experience information related to the contact to a third-party insurer for the purposes of applying for insurance.

Policy and claims experience information that may be shared when the Named Insured or Named Operator is applying for basic coverage on a private passenger vehicle with a third-party insurer includes:

- any outstanding balance due on a policy cancelled for non-payment;
- the reason for cancellation, including for misrepresentation, fraud or probable fraud;
- policy term effective and expiry dates, date of cancellation or coverage denial;
- Insured or Named Operator including fault determination, amounts paid, or denial of claim due to insurance fraud.

General Rules and Instructions

Adding Vehicles

When adding vehicles to an existing policy always advise the use, operators, dates of birth, driver's licence numbers, insurance experience and any at fault claims, also check whether there are any operators to be driving occasionally.

Added vehicles are subject to the impact of Highest Rated Vehicle and Driver Assignment rules.

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

Cancellations

All carrier-initiated cancellations will be calculated on a Pro Rata basis.

Insured initiated cancellations will be calculated on a Short Rate basis. We recommend the signed off policy or signed cancellation accompany the request.

New Policy Rejection – Cancellation will be calculated on a Pro Rata basis on quoted premium when a new policy is rejected by the Insured. Where non-disclosure of material information has caused an increase of premium over the initial quote, cancellation will be calculated on a short rate basis on the actual premium.

Rejected Renewals - Flat cancellation will be allowed within 30 days of the policy effective date. We request a signed Cancellation Request from the policyholder and recommend the broker retains the original policy documents.

Cancellation for Non-Payment of Premium

- A policy that has been cancelled for Non-Payment of Premium will be calculated on a Pro Rata basis.
- 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.

Short Rate Cancellation Table (12 Months)

Days Policy in Force	% of Premium Retained	Days Policy in Force	% of Premium Retained
1-3	8	181-184	55
4-7	9	185-188	56
8-11	10	189-192	57
12-15	11	193-195	58
16-19	12	196-199	59
20-23	13	200-203	60
24-26	14	204-207	61
27-30	15	208-211	62
31-34	16	212-215	63
35-38	17	216-219	64
39-42	18	220-222	65
43-46	19	223-226	66
47-49	20	227-230	67
50-53	21	231-234	68
54-57	22	235-238	69
58-61	23	239-242	70
62-65	24	243-245	71
66-69	25	246-249	72
70-73	26	250-253	73
74-76	27	254-257	74
77-80	28	258-261	75
81-84	29	262-265	76
85-88	30	266-268	77
89-92	31	269-272	78
93-96	32	273-276	79
97-99	33	277-280	80
100-103	34	281-284	81
104-107	35	285-288	82
108-111	36	289-292	83
112-115	37	293-296	84
116-119	38	297-299	85
120-122	39	300-303	86
123-126	40	304-307	87
127-130	41	308-311	88
131-134	42	312-315	89
135-138	43	316-318	90
139-142	44	319-322	91
143-146	45	323-326	92
147-149	46	327-330	93
150-153	47	331-334	94
154-157	48	335-338	95
158-161	49	339-341	96
162-165	50	342-345	97
166-169	51	346-349	98
170-172	52	350-353	99
173-176	53	354-365	100
177-180	54		

Change of Ownership

Automobile 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 Express Consent

Wawanesa's *Personal Lines Automobile Express Consent* form is required to apply the credit score discount and 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's *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.

Driver's Licence Numbers

We require the Driver's Licence Number of the applicant and all operators.

Letters of Brokerage

Broker of Record transfer requests must adhere to Letter of Brokerage Guidelines and are subject to underwriter discretion. Wawanesa is not obligated to accept Letters of Brokerage.

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.

Policy Period

Rates in this manual are for a period of one year.

Risk Specially Rated

We reserve the right to surcharge any insured while temporarily working or studying in the United States.

Special Features

When non-factory special features (e.g. special paint jobs, mag wheels, wheelchair ramps, campers, truck caps) substantially increase the total value of the vehicle an appraisal may be required.

Vehicle in Storage

When the driving coverages have been suspended from a vehicle, the rating of the remaining Private Passenger Automobiles on the policy may be affected due to the application of the Driver Assignment and Highest Rated Vehicle rules.

Driving coverages may be suspended from a vehicle for up to one year. Policies with a vehicle which does not carry driving coverages for more than 1 year will not be renewed. This rule does not apply when there are other private passenger automobiles insured on a Wawanesa policy with driving coverages.

Vehicles Registered in a Company Name

Where we indicate that we accept commercial usage for the type of vehicle, business use or commercial rates must be applied *(refer to the definition of Business Use)*. Please refer to your underwriter with specific details if you feel other rating is applicable.

Vehicle Substitution

When a vehicle is substituted for another, the rating of the remaining Private Passenger Automobiles may be affected due to the application of the Driver Assignment and Highest Rated Vehicle rules.

Supplementary Reports and Documentation

Appraisals

When requested, an acceptable appraisal will be completed by a certified appraiser and must include the year, make and model of the vehicle, including the VIN, and identifying the registered owner. The appraisal will also include:

- Odometer reading
- Condition of the vehicle
- Modifications and upgrades
- After-market equipment
- Sales comparisons
- Market Value

An appraisal must include a minimum of two photographs. Additional photos may be requested.

Claims History Reports

All applications for automobile insurance must provide a claims history report for the applicant and all Named Operators, dated no more than 60 days prior to the effective date of the policy application. A No Hit result will be considered as having no prior insurance.

Claims Experience Letter

A claims experience letter may be considered as proof of insurance and loss history.

Acceptable claims experience letters must:

- be on prior company letterhead with full address, phone, and fax numbers
- be dated within the last 12 months
- show the policy number
- show the length of time the policy was inforce
- provide a minimum of 12 months history prior to the effective date of coverage
- list the relevant driver by name
- provide descriptions of any losses that are listed.

Note for foreign experience: Where newcomers are from a country under the reciprocal licence exchange agreement, the original letter and full translation (if applicable) must be provided.

Applications submitted without a claims experience letter will be rated according to verifiable history until such time a letter is submitted. Adjustments will not be made retroactively.

Motor Vehicle Reports

All applications for automobile insurance must include a full Motor Vehicle Report for the applicant and all listed drivers.

A Motor Vehicle Report must be dated no more than 60 days prior to the effective date of the policy application.

Out of Province Licences (Canada and USA)

All applications for automobile insurance must provide a full Motor Vehicle Report, driver's abstract or equivalent, insurance experience and claims history report from their licence jurisdiction for the applicant and all listed drivers. Applications submitted without supporting insurance experience and claims history documentation will be considered as having no prior insurance.

Vehicle Inspection Reports

An automobile insurance motor Vehicle Inspection Report (VIR) is required:

1. on every vehicle that is 15 years old or greater within 30 days at new business or if vehicle is newly added
2. on request for any vehicle that is 15 years if an inspection is not recorded or every three years if previously provided.
3. on request for any vehicle that has pre-existing damage, modifications or where cash settlement of damages has occurred. Photographic evidence may also be requested.

Note: *To be considered satisfactory, an inspection is fully completed on the approved form indicating the vehicle is roadworthy or accompanied by associated proof of repairs.*

Definitions and Endorsement Listings

Definitions

At-Fault Accident

The driver must be at least 50% at fault as determined by the Direct Compensation for Property Damage Regulation, or by Tort Law. This includes single vehicle accidents, and accidents with or without any payout.

Business Use

Business Use means the operation of the vehicle in connection with the driver's occupation (i.e. sales and marketing professionals). Vehicles that meet this definition qualify for Private Passenger Class 07 rating.

Business Use does not include vehicles used solely for commuting purposes.

Business Use is **not** available when the vehicle is used for the following:

- Transportation of materials, tools and equipment to a jobsite or place of employment. This does not include transportation of sales samples, paperwork or laptops.
- Retail or Wholesale delivery.
- Transportation of individuals for compensation. (See Ridesharing and Transportation Network Company section.)

For these, and all other commercial use vehicles please refer to the Commercial Manual.

Chargeable At-Fault Accident

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.

Continuously Insured

Refers to the number of years of verifiable and continuous insurance with no gaps equal to or greater than 24 consecutive months. Sporadic interrupted insurance history cannot be added together to provide additional years credit.

Continuously Licensed

Refers to the number of years a person has held a valid operator's licence but does not include the time period where a learner's licence, or foreign licence (other than USA) or international driver's permit was held or the time period when a person's operator's licence was suspended, cancelled or revoked.

Commuter Use

Commuter Use means the operation of a vehicle, that meets our private passenger rules, to drive to and from work (including to a business or farm you own which is not located on the property of your primary residence) or school, either the entire way or part way, as little as once per week. This includes the use of the vehicle in a shared-ride arrangement such as a carpool.

Highest Rated Operator

Highest rated operator refers to that driver which generates the highest premium for Third Party Liability based on licence and insurance experience, age, class, convictions and chargeable losses.

Highest Rated Vehicle

The highest rated vehicle is determined by taking the average of the Collision and Comprehensive rate groups for each vehicle. The vehicle with the highest result is the highest rated vehicle.

If a surcharge is applicable, the vehicle to be charged will be the highest rated vehicle of all vehicles with Third Party Liability and Collision. If none of the vehicles have both Third Party Liability and Collision, then the vehicle to be charged will be the one with the highest vehicle class and rate group.

High Theft Territory

Refers to a location that a vehicle is rated at that has a higher frequency for theft based on internal claims data thresholds.

High Theft Vehicle

Refers to vehicle's year, make, and model that has a higher frequency and severity for theft based on internal claims data thresholds.

Make	Model	Model Year
Ford	F250	1999-2007
Ford	F350	1999-2007
GMC	Sierra 2500	2001-2007
GMC	Sierra 3500	2002-2013
Chevrolet	Silverado 2500	2001-2007
Chevrolet	Silverado 3500	2005-2012
Dodge	Ram 2500	1996-2002
Dodge	Ram 3500	1997-2013
Dodge	Charger	2006-2015
Kia	Forte	2015 and newer
Mitsubishi	RVR	2015 and newer

Immediate Family Member

The term "immediate family member" refers to an Insured's spouse or adult interdependent partner, children, stepchildren, mother, father, stepmother, stepfather, grandparent, grandchild, mother-in-law, father-in-law, sister, brother, stepsister, stepbrother, sister-in-law and brother-in-law.

Licence Suspension (ratable)

Licence suspension connected to driving offences and driving convictions will be considered ratable suspensions.

Registration, medical and maintenance enforcement suspensions will not affect rating.

Lowest Rated Operator

Lowest rated operator refers to that driver which generates the lowest premium for Third Party Liability based on licence and insurance experience, age, class, convictions and chargeable losses.

Occasional Operator

A driver who is not identified or assigned as a primary driver of a vehicle. Underage occasional operators will be rated independently under a Class 05 or Class 06.

Private Passenger Type Automobile

A Private Passenger Automobile is a motor vehicle of the private passenger, station wagon, utility (jeep), or mini/compact van type used for pleasure or business purposes.

Exclusions to Private Passenger vehicle definition:

- Any motor vehicle used for renting, livery, bus or taxi purposes, for police work or commercial delivery; for demonstrating or testing; or held for sale by an automobile dealer.
- Private passenger rates for all coverages also apply to commercial type vehicles, that do not exceed a curb weight of 4,500 kg, used solely for pleasure.
- Vehicles registered as antique vehicles.
- Recreational vehicles.

Restricted Licence

As issued by a provincial Registry Agent, a Restricted Licence is considered a valid operator's licence subject to the restriction conditions. The period of time a person holds an active restricted licence is removed from the corresponding suspension period.

Ridesharing

A peer-to-peer platform that allows the use of a Private Passenger Automobile to offer rides to paying passengers by connecting drivers and passengers through an online Transportation Network Company (TNC) or through an online marketplace. Business Class 07 is required.

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 or underwriting eligibility.

Transportation Network Company (TNC)

A Transportation Network Company (TNC) is an entity or individual that arranges transportation in privately owned vehicles for financial compensation that is paid to the driver and to the TNC. The TNC uses an online-enabled platform to connect passengers with drivers willing to use their private passenger Automobiles to drive paying passengers.

Automobile insurance coverage is provided to TNC drivers under the company's SPF 9 Transportation Network policy once the driver has logged onto a TNC network for the purposes of providing transportation services. The company's SPF 9 will not cover rides that were not booked through their platform, or for any cargo delivery.

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 private passenger automobile in Canada or the USA. A licence that is suspended, cancelled or revoked is not considered a valid operator's licence.

A restricted licence as issued by a provincial registry agent is considered a valid operator's licence subject to the restriction conditions. The period of time a person holds an active restricted licence is removed from the corresponding suspension period.

Class 7 (learner's permit) licence is a valid operator's permit; driver experience will remain at zero until a Class 5 licence is obtained.

A licence issued from a jurisdiction other than Canada or the USA may be a valid operator's permit; driver experience will remain at zero until a Class 5 licence is obtained. Refer applications with foreign licences to underwriting for review.

Vehicle Inspection Report

Current Vehicle Inspection Report

A current vehicle inspection report is one that has been completed within 30 days of adding a Private Passenger type risk.

Outdated Vehicle Inspection Report

Vehicle inspection reports remain valid for 36 months, and a current one must be submitted within 36 months of the last vehicle inspection report completion date.

Endorsement Listings

Endorsement Quick Reference Guide

Number	Standard Endorsement Name	Premium	Signature Required
AB-S.E.F. No. 2	Designated Operator(s) Drive Other Automobiles Endorsement	Included	No
AB-S.E.F. No. 3	Drive Government Automobile Endorsement	Additional Premium	No
AB-S.E.F. No. 5(A)	Permission to Lease - Specified Lessee Endorsement	Included	No
AB-S.E.F. No. 6(A)	Carry Passengers for Compensation or Hire Endorsement	Additional Premium	No
AB-S.E.F. No. 8(A)	Named Person Property Damage Reimbursement Endorsement (Section A - Third Party Liability)	Included	Yes
AB-S.E.F. No. 13(D)	Limitation of Glass Coverage Endorsement	Reduction in premium	Yes
AB-S.E.F. No. 13(H)	Existing Hail Damage – Deletion of Hail Coverage Endorsement	Included	Yes
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. 27	Legal Liability for Damage to Non-Owned Automobile Endorsement	Additional Premium	No
AB-S.E.F. No. 28(C)	Named Person(s) Reduction of Coverage Endorsement	Included	Yes
AB-S.E.F. No. 35	Emergency Service Expense Endorsement	Additional Premium	No
AB-S.E.F. No. 37	Limitation to Automobile Electronic Accessories and Electronic Equipment Endorsement	Included	Yes
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	Additional Premium	No

Number	Non-Standard Endorsement Name	Premium	Signature Required
C.A.E No. 1 PAWS	Pet Accident Wording Endorsement	Additional Premium	No
C.A.E. No.7 AWE	Named Person Accident Rating Waiver Endorsement	Additional Premium	No
C.A.E. No.8	Deletion of Hail coverage Endorsement	Reduction in Premium	Yes
C.A.E. No. 16 MCWE	Minor Conviction Waiver Endorsement	Additional Premium	No
C.A.E. No. 17 ERP	Enhanced Roadside Protection	Additional Premium	No
C.A.E. No.18 OEMA	OEM Advantage	Additional Premium	No
C.A.E. No.19 OEME	OEM Essentials	Additional Premium	No

Standard Endorsement Forms

AB-S.E.F. No. 2 — Designated Operator(s) Drive other Automobiles Endorsement

This endorsement provides Section A - Third Party Liability , Section A.1 – Direct Compensation for Property Damage and for a Newly Acquired Automobile(s) only, Section B – Accident Benefits, while driving any other non-owned automobile of the private passenger type.

Note: *The coverage provided by this endorsement is read-in and applies to all named drivers on the policy declaration. No additional premium applies to this coverage.*

AB-S.E.F. No. 3 — Drive Government Automobiles Endorsement

Persons operating government owned vehicles can be vulnerable to personal liabilities, as drivers, not responded to by government ownership of the vehicle.

Premium	$20

AB-S.E.F. No. 5(A) — Specified Lessee Endorsement

This endorsement grants permission to the Lessor to lease the described automobile to a specified person (the Lessee) for a period of 30 days or more.

Premium	Determined by Lessee's rating category

AB-S.E.F. No. 6(A) — Carry Passengers for Compensation or Hire Endorsement

This endorsement provides coverage to transport passengers for a fee that would be otherwise excluded by the SPF 1.

The following is a partial list outlining examples of risks ineligible to purchase this endorsement: Taxi Driver, Uber/Rideshare, Vehicles used for Car Sharing, risks insured under a Company Name, risks operated by employees and any risk where carrying passengers is the primary use or income source.

Refer to Underwriting prior to binding.

Premium	A factor will apply to the TPL-BI, TPL-PD and DCPD premiums

AB-S.E.F. No. 8(A) — Named Person Property Damage Reimbursement Endorsement (Section A - Third Party Liability)

This endorsement is used where the insured agrees to reimburse a specified or actual amount of loss in respect of damage to property of others where indemnity is provided under section A of the policy. There is no premium for this endorsement. The endorsement is not applicable to a Named Insured.

This endorsement must be signed by the insured when requested. Failure to submit the signed endorsement may impact the availability of optional coverage.

AB-S.E.F. No. 13(D) — Limitation of Glass Coverage Endorsement

Available on vehicles with comprehensive or all perils coverage where the deductible does not exceed $1,000.

This endorsement must be signed by the insured when requested.

Premium	A factor will apply to the comprehensive premium

AB-S.E.F. No. 13(H) — Existing Hail Damage – Deletion of Hail Coverage Endorsement

This endorsement is used to exclude any coverage for hail damage, until such a time as proof of repair of existing hail damage has been shown.

This endorsement must be signed by the insured when requested.

Note: *This endorsement is required on all risks with unrepaired Hail Damage when Section C coverage is requested.*

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

The standard policy insures to the actual cash value of the automobile. This endorsement limits the amount payable to the amount specified in the endorsement or the actual cash value, whichever is the lesser. The endorsement is normally used for automobiles that appreciate in value e.g. antique vehicles, motor homes, customized vehicles, vehicles with attached equipment, or by their nature are difficult to determine an appropriate value.

This endorsement must be signed by the insured when Section C coverage is requested on all Price (Value) Rated vehicles, vehicles which are restored, or with acceptable customizations or modifications.

This endorsement must be signed by the insured.

Note: *Not applicable when AB-S.E.F. No. 43 is present on the vehicle.*

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

To provide 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 coverage.

Private Passenger	
1. Up to a maximum of $1,500 coverage per occurrence. Premium per vehicle	**$40**
2. Up to a maximum of $2,500 coverage per occurrence. Premium per vehicle	**$60**
3. Up to a maximum of $3,500 coverage per occurrence. Premium per vehicle	**$70**

** Premiums indicated above are 'uncapped' rates.*

An additional $500 will be added to the limit when an electric or plug in hybrid vehicle is rented.

Please refer to Commercial Manual for commercial rules and rates.

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. 27 **Legal Liability for Damage to Non-Owned Automobile Endorsement**

Not applicable to Motorhome.

This endorsement extends Physical Damage Coverage to include an automobile of the private passenger type rented or borrowed for 30 days or less at any one time during the policy period.

The endorsement applies while the vehicle is in use by the Insured, his or her spouse/adult interdependent partner and all drivers listed on the policy.

Please refer to Commercial Manual or Farm section for information on Light Commercial or Farm Vehicles.

Coverage is subject to a $500 deductible All Perils.

Limit	Premium
$40,000	$35
$50,000	$45
$75,000	$70
$100,000	$95

AB-S.E.F. No. 28(C) **Named Person(s) Reduction of Coverage Endorsement**

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 impact the availability of optional coverage.

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

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

Limit	Premium
$100	$5
$250	$25

**Premiums indicated above are 'uncapped' rates.*

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.*
3. *Available on private passenger vehicles and motorhomes only.*

AB-S.E.F. No. 37 **Limitation to Automobile Electronic Accessories and Electronic Equipment**

Limits to $1,500 the loss or damage to equipment that is not factory installed, caused by theft or attempted theft.

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

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

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

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

Premium	**Charge $3 per $100 of non-factory installed equipment over and above the limitation of $1,500 as prescribed in the SEF 37 endorsement.**

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

This endorsement is used to apply the Physical Damage deductible to all fire and total theft losses. (The deductible clause in the policy does not normally apply to loss or damage caused by fire, lightning or theft of the entire automobile).

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 specified in the Policy.

Premium is based on the Collision Rate Group:

Collision Rate Group	Year 1	Year 2	Year 3
0-23	$40	$60	$85
24-27	$45	$65	$90
28-30	$50	$70	$95
31-33	$55	$75	$105
34-43	$60	$85	$120
44+	$80	$110	$155

** Premiums indicated above are 'uncapped' rates.*

- This endorsement is available on 12-month policies only.
- Coverage must be requested within 3 months of vehicle ownership.
- The insured must be the original owner/lessee of the automobile.
- This endorsement is available only on private passenger Automobiles, including farm private passenger Automobiles.
- 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).
- This endorsement is available on vehicles sold as demonstrator vehicles with less than 5,000 km.
- New risks that had the same coverage with a previous insurer will be eligible upon presentation of a copy of the purchase contract and a copy of the policy issued by the previous insurer providing there has been no lapse in coverage.
- The purchase date of the vehicle will be used to determine the year for rating.
- When coverage is added mid-term for newly purchased vehicles, upon renewal the premium remains as Year 1.

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

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

(Lessee protection)

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 policyholder's policy and the policy limits carried by the underinsured motorist.

Non-Standard Endorsement Forms

PAWS - Pet Accident Wording Endorsement - C.A.E. No. 1

Rules and Premium

- This coverage is only available on policies that insure at least 1 private passenger automobile. Coverage does not extend to commercial vehicles, motorcycles, snow machines or ATV's.
- This is a policy level coverage that only needs to be added once regardless of how many private passenger Automobiles you own.
- The coverage extends to a pet in the insured's care custody and control while travelling in any private passenger automobile regardless of whether the automobile is insured on the policy.

Premium Per Policy $20

Note: *A pet does not have to be directly involved in an accident for boarding costs to be paid. If the Insured has been involved in an accident and unable to care for their pet as the result of injuries they sustained, we will cover the costs necessary to board the pet.*

Wawanesa Insurance

PET ACCIDENT WORDING ENDORSEMENT – FORM PAWS - C.A.E. No. 1

In consideration of the premium charged, it is hereby understood and agreed the Insurer shall be liable for loss or damage as outlined in the endorsement. In the event of other insurance we will consider coverage under this endorsement to be primary.

FOR THE PURPOSES OF THIS COVERAGE:

"Automobile" shall mean a motor vehicle, whether insured under the Policy or not, of the private passenger, pick-up truck, station wagon, utility (jeep) or mini/compact van type used for pleasure or business purposes. "Automobile" does not include vehicles used for commercial purposes, motorcycles, snow machines or all-terrain vehicles.

"Accident" shall mean an event(s) whereby an "Automobile" is involved in a collision with another object or tips over. Object includes:

(1) Another "Automobile" that is attached to the "Automobile";

(2) The surface of the ground; and

(3) Any object in or on the ground.

"Pet" shall mean a domesticated dog or cat.

We will pay up to $2,000 in total for any one automobile accident, for any necessary:

(1) Veterinary bills or prescribed medicine if a "Pet" is injured in the "Automobile" "Accident" while in the possession of the insured, whether or not the "Pet" was restrained;

   a. In the event a "Pet" dies in the "Accident", or within 7 days of the "Accident", due to injuries sustained as a result of the "Accident", we will pay any remaining unused portion of the $2,000 limit;

(2) Costs to board a "Pet", whether directly involved in the "Accident" or not, at a commercial boarding facility due to bodily injury sustained to the Insured as a result of an "Accident".

DEDUCTIBLE:

No deductible applies to this OPTIONAL COVERAGE.

This endorsement is attached to and forms part of the Policy and shall be effective from the local time and effective date of the Policy or renewal thereof, or if added during the policy period, from the local time and effective date of the endorsement specifying the addition of this coverage.

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

"Wawanesa Insurance" is **The Wawanesa Mutual Insurance Company** and is the licensed insurer of this policy.

Named Person Accident Rating Waiver Endorsement – C.A.E No. 7

This optional endorsement provides protection against the premium effects of a first Chargeable Accident with a private passenger vehicle for experienced Drivers. The endorsement may be purchased for each eligible Driver. Chargeable Accidents will only be waived for the specific Operator(s) as shown on the Declaration page of the policy.

The Named Person Accident Rating Waiver Endorsement only applies to The Wawanesa Mutual Insurance standard rates and no other Insurer will be bound by this Endorsement

In order for an Operator to be eligible to purchase the endorsement all the following requirements must be met:

- Policy term must be 12 months.
- The Named Person Accident Rating Waiver Endorsement is only available to Drivers operating/assigned to Private Passenger Vehicles. (Motor Homes are not included).
- Named Operator has been licensed 8 or more years.
- Named Operator must have Driver Experience Minimum of at least 6 years.
- Named Operator has not had a Chargeable Accident in the previous six (6) years, with Wawanesa or any prior carrier.
- Named Operator may not have been convicted of two (2) or more minor convictions in the past three (3) years.
- Named Operator may have NO Major, Serious or Criminal Code Convictions in the past three (3) years.

Eligibility will be reviewed annually upon renewal.

Premium	$50 per Operator

Chargeable Accidents not waived include:

- Chargeable at-fault Accidents where the Operator has been convicted of a Criminal Code offence or violation of Statutory Condition 2 as outlined in the endorsement wording.
- Chargeable at-fault accidents assigned to a motor home, motorcycle, or any other recreational vehicle.
- Chargeable at-fault accidents incurred by an unlisted Operator.
- Chargeable at-fault accidents assigned to a commercial class vehicle.

The following are NOT eligible for purchasing the Accident Waiver endorsement:

- Any Operator with a Chargeable at-fault Accident in the previous six (6) years.
- Any Operator only assigned to commercial vehicle classes.
- Any Operator only assigned to motorhomes, motorcycles, or any other recreational vehicles.
- Policies with a 6-month term.

NAMED PERSON ACCIDENT RATING WAIVER ENDORSEMENT- C.A.E. No.7

(For use in Alberta Only)

In consideration of the premium charged, it is understood and agreed that the policy premium, on renewal of the policy, if offered and accepted, will not be increased because of one (1) “Chargeable Accident” within the past six (6) years for which the designated driver under this endorsement is personally responsible.

PROVIDED THAT:

a. The automobile driver has not been convicted of any offence under the Criminal Code of Canada, in relation to the accident;

b. The automobile driver has not been convicted of any offence involving failure to report and/or remain at the scene of an accident, driving while their license is under suspension, racing, fail to stop/yield for a school bus, passing in a school zone or playground zone, or careless driving, in relation to the accident, and

c. There has not been a violation of Statutory Condition 2 - Prohibited Use of the Standard Automobile Policy, in relation to the accident.

Wawanesa Mutual Insurance Company’s underwriting rules and practices filed with the Alberta Insurance Regulatory Board (AIRB) will remain applicable after this endorsement is applied to an accident rating for a “Chargeable Accident”.

If more than one driver is insured under the policy, this endorsement shall apply only to the driver(s) against which this endorsement is designated.

For the purposes of this endorsement “Chargeable Accidents” occurring with the following vehicle types are excluded from any rate protection under this endorsement: motorhomes; motorcycles; non-owned vehicles; rental vehicles; loaned vehicles; commercial vehicles; and vehicles used for farming operations.

Designated Driver(s):

Name of Insured	**DL Number**

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

“Wawanesa Insurance” is **The Wawanesa Mutual Insurance Company** and is the licensed insurer of this policy.

FORM CAE 07 07 2015

Deletion of Hail Coverage Endorsement – C.A.E. No. 8

In return for a reduction of premium on Section (C) comprehensive, specified perils, and the comprehensive portion of all perils coverage, this optional endorsement deletes all coverage for damage caused by Hail. The amount of reduction is dependent on the territory for the Private Passenger Automobile to which this endorsement is attached.

Note: *This endorsement must be signed. Failure to return the signed endorsement when requested will result in deletion of the endorsement.*

DELETION OF HAIL COVERAGE ENDORSEMENT (C.A.E.) No.8

(For Use in Alberta only)

In consideration of the premium charged, it is hereby understood and agreed that the insurer shall not be liable under any subsection of Section C for loss or damage caused by hail.

If more than one automobile is insured under this policy, this endorsement shall apply only to the automobile(s) against which the CAE #8 is designated in the schedule of automobiles attached to and forming part of this policy to which this endorsement is attached or as stated in the Certificate of Automobile Insurance.

This endorsement is effective from the local time and date of the inception of the policy, the renewal of the policy or the addition of this endorsement to the 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.

_____________________________ _____________________________

Signature of Insured Date

"Wawanesa Insurance" is **The Wawanesa Mutual Insurance Company** and is the licensed insurer of this policy.

FORM CAE 08 05 2018

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:

- Licensed for 6 years or more with a minimum Class 5 GDL license 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.

AB CAE 16 01 2023

Enhanced Roadside Protection - C.A.E. No. 17

Provides reimbursement of up to 3 occurrences per policy term for specified towing and emergency services for unexpected events that occur while an insured vehicle is being operated away from the primary residence

- Towing service from the location of disablement subject to a maximum distance of 150 kilometers for gas and hybrid vehicles, and 250 kilometers for electric vehicles.
- Lockout service up to $300;
- Public transportation for the driver and vehicle passengers to the intended destination or home residence when necessary due to the disablement of the automobile to a maximum limit of $150 per occurrence.

See wording for full details of coverages and limitations.

Eligibility

- Must not have the SEF 35 Emergency Service Expense on the same vehicle.

Age of Vehicles	Premium
1 - 5 Years	$80
6 - 10 Years	$100
11+ Years	$120

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

C.A.E. No. 17 – ENHANCED ROADSIDE PROTECTION

1. Purpose of This Change

This change is part of your policy. In consideration of the premium charged, as set out in the Certificate of Automobile Insurance, we will reimburse you for the cost of emergency roadside assistance made necessary due to the disablement of the described automobile(s).

If more than one automobile is insured under the policy, this endorsement applies to the automobile(s) designated on the Certificate of Automobile Insurance.

2. What We Will Pay

In the event your automobile becomes disabled, we will reimburse the cost of:

- Towing service from the location of disablement subject to a maximum distance of 150 kilometers for gas and hybrid vehicles, and 250 kilometers for electric vehicles;
- Extraction services if stuck on a public road or on public land;
- Delivery of supplies including fuel (gasoline, diesel), oil, water, other fluids, mobile charge, and charging cables;
- Changing of flat tires;
- Lockout service up to $300; and
- Public transportation for you and your passengers to your intended destination or primary residence when necessary due to the disablement of the automobile to a maximum limit of $150 per occurrence.

3. Limitations on Your Coverage

The following conditions apply:

- Coverage applies when the automobile becomes disabled either while en-route, or while located away from your primary residence;
- We will only reimburse expenses deemed necessary for the transportation of the automobile to a location of your choice from the location of disablement, subject to the kilometer limits for towing services outlined under What We Will Pay;
- Receipts must be provided to us for consideration of payment;
- This coverage is available to a maximum of 3 occurrences in a single policy term; and
- Any coverage provided under this endorsement will be considered excess over any other insurance.

4. What Is Not Covered

This change does not cover the cost of:

- Tires;
- Parts;
- Supplies including gasoline, diesel or propane fuel, oil, water, and other fluids;
- Labour performed at a service or repair facility; and
- Subsequent tow for the same disablement to a second location.

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

AB CAE 17 09 2023

OEM Advantage - C.A.E. No. 18

The endorsement provides coverage to repair or replace the vehicle's parts and accessories damaged after a covered loss, with new manufacturer branded parts and accessories.

This coverage is available to Select Vehicle Manufacturers, supporting sustainable choice through protecting vehicle value and warranty after a loss.

A Select Vehicle Manufacturer is one that has been reviewed and approved by Wawanesa, and will meet the following criteria:

- Manufacturer's primary vehicle technology is electric
- has developed and demonstrated other sustainable technologies and values consistent with a high commitment to sustainable manufacturing and distribution
- committed to member experience
- promote safer roads through exceptional ADAS technology

Eligibility:

- Select Vehicle Manufacturer is not older than 10 years

Note: *OEM Advantage and OEM Essentials cannot be applied on the same vehicle.*

Age of Vehicles	Premium
0 Years	$40
1 Year	$50
2 Years	$85
3 Years	$135
4 Years	$205
5 Years	$270
6 Years	$420
7 Years	$475
8 Years	$535
9 Years	$600
10 Years	$670

*Premiums indicated above are 'uncapped' rates.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

C.A.E. No. 18 – OEM ADVANTAGE ENDORSEMENT

1. Purpose of This Change

This change is part of your policy. In consideration of the premium charged, as set out in the policy or in the Certificate of Automobile Insurance, repair or replacement of loss or damage covered under Section A.1 - Direct Compensation for Property Damage and Section C - Loss of or Damage to Insured Automobile will be made with new parts manufactured by or for ________________, the Original Equipment Manufacturer.

2. What We Will Pay

We will pay to repair or replace the actual cash value of the described automobile(s) or it's parts where loss or damage is caused by a peril insured under the policy and shown on your Certificate of Automobile Insurance.

We will also pay replacement cost of _______________ branded accessories, up to $2,500 per occurrence, normally used in connection with the automobile(s) that are lost or damaged while in use with the described automobile(s) and where loss or damage is caused by a peril insured under the policy and shown on your Certificate of Automobile Insurance.

3. Limitations on Your Coverage

If new _____________ parts are no longer produced or are otherwise not reasonably available, or upon your request, we may specify in the repair estimate an amount equal to the manufacturer's latest list price for the part.

If more than one automobile is insured under the policy, coverage will apply only to the described automobile(s) below:

Model Year	Make	Model	VIN

This coverage ends at the policy renewal, after the described automobile reaches 10 years of age.

4. What Is Not Covered

This change does not apply to accessories or equipment that is not manufactured by _____________ and sold through ________________, or to previously repaired or replaced parts that are not manufactured by or for __________________.

This change does not apply to:

- windshield glass
- door glass
- tires, fasteners, nuts, bolts, clips, hardware, and other parts with a similar function, in or upon the described automobile.

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

AB CAE 18 09 2023

OEM Essentials - C.A.E. No. 19

The endorsement provides coverage to repair or replace damaged vehicle parts resulting from a covered loss with new original equipment manufacturer parts.

Eligibility:

- Available for vehicle models not older than 5 years
- The vehicle must carry full coverage including All Perils, or Collision and either Comp or Specified Perils
- The vehicle value must not exceed $150,000
- This endorsement is not available on appraised or price-rated vehicles
- This endorsement is not available on customized or modified vehicles
- This endorsement is not available if there is any existing damage to vehicle (including, but not limited to new vehicles with existing hail damage).

Eligibility will be reviewed annually upon renewal.

Note: *Not applicable when AB-S.E.F. 43 is present on the vehicle. OEM Essentials and OEM Advantage cannot be applied on the same vehicle.*

Age of Vehicles	Premium
0 Years	$50
1 Year	$60
2 Years	$85
3 Years	$135
4 Years	$205
5 Years	$270

*Premiums indicated above are 'uncapped' rates.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

C.A.E. No. 19 – OEM ESSENTIALS

1. Purpose of This Change

This change is part of your policy. In consideration of the premium charged, as set out in the policy or in the Certificate of Automobile Insurance, repair or replacement of loss or damage covered under Section A.1 – Direct Compensation for Property Damage and Section C – Loss of or Damage to Insured Automobile will be made with new parts manufactured by or for ________________, the Original Equipment Manufacturer (OEM).

2. What We Will Pay

We will pay to repair or replace the described automobile(s) parts with new parts manufactured by or for ________________, the Original Equipment Manufacturer, where loss or damage is caused by a peril insured under the policy and shown on your Certificate of Automobile Insurance.

3. Limitations on Your Coverage

If new ________________ parts are no longer produced or are otherwise not reasonably available, or upon your request, we may specify in the repair estimate an amount equal to the manufacturer's latest list price for the part.

If more than one automobile is insured under the policy, coverage will apply only to the described automobile(s) below:

Model Year	Make	Model	VIN

This coverage ends at the policy renewal, after the described automobile reaches 5 years of age.

4. What Is Not Covered

This change does not apply to parts that are not manufactured by ________________, or to previously repaired or replaced parts that are not manufactured by or for ________________.

This change does not apply in the event of a total loss to the described automobile(s).

This change does not apply to:

- windshield glass,
- door glass,
- tires, fasteners, nuts, bolts, clips, hardware, and other parts with a similar function, in or upon the described automobile.

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

CAE 19 03152025

General Rating Rules

Accident and Conviction Allocation Rules

Accident Rating Rules

An at-fault accident will be used once for developing a rate. Where a driver is assigned and rated on more than one vehicle, the highest rated vehicle will be charged.

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.

Losses attributed to Class 05 or 06 operators will be rated on the corresponding Class 05 or 06 premium. Losses of other occasional drivers listed on the vehicle will not be used for rating.

For commercially rated and vehicles other than private passenger, accidents will follow the vehicle.

Conviction Rating Rules

A conviction will be used once for developing a surcharge factor. Where a driver is assigned and rated on more than one vehicle, the vehicle which is highest rated will receive the conviction rating.

Convictions attributed to Class 05 or 06 operators will be rated on the corresponding Class 05 or 06 premium. Convictions of other occasional drivers listed on the vehicle will not be used for rating.

Driver Assignment Rules

Driver Assignment for Private Passenger Vehicles (with Third Party Liability)

All drivers should be assigned to one vehicle, either as principal or occasional driver.

When there are more vehicles than drivers, an operator may be listed as principal driver of more than one vehicle.

When there is more than one operator on a vehicle (excluding Class 05 or 06), the driver that generates the highest premium will be rated.

Equal Number of Vehicles and Drivers

If there is an equal number of private passenger vehicles as drivers of those vehicles, each driver will be assigned as a principal driver of a vehicle.

More Vehicles than Drivers

If there are more private passenger vehicles than there are drivers of those vehicles, each driver will be assigned as a principal operator of at least one vehicle.

Fewer Vehicles than Drivers

If there are fewer private passenger vehicles than there are drivers of those vehicles, each vehicle shall be assigned a different Principal Operator. Remaining operators must then be assigned as occasional on the vehicles until all operators are assigned.

Occasional Class 05 or 06 Driver Assignment and Rating

If there is more than one Class 05 or 06 operator on a single vehicle, the Class 05 or 06 driver that generates the highest premium will be rated.

If the number of private passenger vehicles is equal or more than the number of occasional underage drivers, each occasional driver must be matched to a separate vehicle.

Rating Factors

Due to the complexity of the rating structure, electronic quoting tools are required for accuracy. Please note all rating factors are applied multiplicatively.

Rating Factors	
Adaptive Cruise Control	Body Style
Annual Mileage	Claim Score
Away at School Discount	Criminal Code Convictions
Cancellation for Non-Payment	Driver Age
Credit Score	Driver Experience Minimum
Deductible	Driver Training Discount
Driver Assist	Farm Discount
Driver Gender	Limit of Coverage
Licence Suspension	Major Convictions
Loyalty with Wawanesa	Minor Convictions
Marital Status	Multi-Vehicle Discount
Multi-Product Discount	Newly Licensed Discount
Newcomer Discount	Occasional Driver with Least Years Licensed
New Business Surcharge	Serious Convictions
Primary Driver Years Licensed	Theft Deterrent System
Territory	Vehicle Model Year
Vehicle Age	Vehicle Price
Vehicle Ownership	Vehicle Rate Group
Vehicle Use	Vehicle Weight
Age First Licensed	

Rating Factor Descriptions

See Surcharge Factors and Discount Factors for more information.

Adaptive Cruise Control

An intelligent form of cruise control which increases and decreases the vehicle speed automatically to keep pace with the vehicle directly ahead. Once the driver sets the maximum speed, radar sensors monitor traffic ahead to maintain a pre-determined distance from vehicles in front.

Age First Licensed

Refers to the age the operator obtained their Class 5 license.

Annual Mileage

Refers to the total amount of kilometres driven per year.

Body Style

Refers to the shape and type of automobile.

Cancellation for Non-Payment

Refers to the number of non-payment cancellations the Applicant/ Named Insured has had in the last 3 years.

Credit Score

A factor will apply where express consent for credit score has been provided, to private passenger vehicles with optional physical damage coverage. The factor will vary dependent on the credit score returned.

Deductible

Refers to the selected deductible amount for Collision, Comprehensive, Specified Perils, and All Perils and Direct Compensation for Property Damage coverage.

Driver Age

Based on the age of the primary driver as of end of the policy term.

Driver Experience Minimum

Refers to the minimum full years of driver experience for the rated driver, based on years licensed with a valid operator's licence and years continuously insured.

Where there is no verifiable prior insurance, Driver Experience will start at '0' years.

Where there is a lapse in insurance coverage for 24 months or more the Driver Experience will reset to '0' years.

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

Driver Experience from Canada or U.S.A. will be considered with documentation of insurance history and current MVR where applicable. See insurance history requirements under Claims Experience Letter.

See also: Newcomer Discount, Driver Training Discount, Newly Licensed Discount.

Driver Assist

A discount factor offered on Select Vehicle Manufacturers that offer driver assisting technologies as a standard feature on their vehicles. This can include, but is not limited to:

- Automatic steering, breaking and acceleration on select highways

A Select Vehicle Manufacturer is one that has been reviewed and approved by Wawanesa, and will meet the following criteria:

- Manufacturer's primary vehicle technology is electric
- Has developed and demonstrated other sustainable technologies and values consistent with a high commitment to sustainable manufacturing and distribution
- Committed to member experience
- Promote safer roads through exceptional ADAS technology

Discount will be applied automatically on eligible vehicles.

The factor will apply to the TPL-BI, TPL-PD, AB, DCPD, Coll, and the Collision portion of All Perils coverage premiums.

Driver Gender

Refers to a gender marker of Male, Female, or Gender X, as indicated on the provincial Operator's License.

Limit of Coverage

Refers to the coverage limit selected for Third Party Liability.

Loyalty with Wawanesa

The number of years of Loyalty is calculated based on the number of consecutive years the policy has been in force, based on the original inception date of the policy.

Marital Status

Refers to the following status:

Marital Status	
Single	Common Law Partner
Registered Domestic Partner	Married
Separated	Divorced
Widowed	Unknown

Note: *Any mid-term marital status change may impact rating.*

Occasional Driver with Least Years Licensed

Years licensed based on the number of full years since earliest license date of an occasional operator as of the effective date of the policy, or the transaction effective date a new driver is added to an existing policy. Where more than one occasional driver is listed on a single vehicle, the driver with the least years licensed will be the rating variable used. Years licensed does not include any credit for Driver Training.

Primary Driver Years Licensed

Years licensed based on the number of full years since earliest license date of a primary operator as of the effective date of the policy, or the transaction effective date a new driver is added to an existing policy.

Territory

Determined by the postal code of the garage location.

Theft Deterrent System

Discount factor for vehicles equipped with standard Theft Deterrent Systems.

Vehicle Age

Based on the model year of the private passenger vehicle. Age will be calculated as of the effective date of the policy, or the transaction effective date a new vehicle is added to an existing policy.

Vehicle Model Year

Refers to model year.

Vehicle Price

Determined by the Manufacturer Suggested Retail Price (MSRP) of the vehicle.

Vehicle Rate Group

Refer to the CLEAR Look Up Tool in the Broker Portal for Rate Groups or Price Rated Vehicles table where applicable.

Where a rate group for a vehicle model year greater than the current year does not exist, use the corresponding rate group for the current model year.

Vehicle Ownership Years

Based on the number of full years of ownership.

Vehicle Use

Refers to the usage of the vehicle – pleasure, commute, business.

Vehicle Weight

Based on weight determined by vehicle identification information.

Vehicle Rate Class - Class Descriptions

The following classes will no longer be used for rating purposes but will still be shown on the Certificate of Automobile Insurance. These classes will only be used for classification and reporting purposes.

Please refer to Vehicle use, Annual distance, Driver age, Driver gender and Marital status.

Class 01	
(a)	Pleasure use only, no commuting or business use.
(b)	Principal operator is age 25 or older.
(c)	Occasional driver under age 25 must be rated Class 05 or 06.
(d)	All drivers must be licensed 3+ years.
(e)	Not more than two drivers per automobile, including Class 05 or 06 drivers.
(f)	Driven not more than 12,000 km annually.

Class 02	
(a)	Pleasure or commute use 20 km or less one way.
(b)	Principal Operator is age 25 or over.
(c)	Occasional driver under age 25 must be rated Class 05 or 06.
(d)	Not more than two drivers per automobile, including Class 05 or 06 drivers.
(e)	Driven not more than 20,000 km annually.
(f)	Business use 1,000 km or less annually.

Class 03	
(a)	Pleasure or commute use over 20 km one way.
(b)	Principal Operator age 25 or over.
(c)	Occasional driver under age 25 must be rated Class 05 or 06.
(d)	Business use 2,000 km or less annually.

Class 05
One or more occasional operators, other than male, under age 25 where principal operator is rated as 01, 02, 03 or 07.
Where two or more occasional operators under age 25 are rated on a single vehicle, only the single highest rated Class 05 or 06 operator will be charged.
Note: *Class 05 premium is not applicable on motorhomes.*

Class 06
One or more occasional male operators under age 25 where principal operator is rated as 01, 02, 03 or 07.
Where two or more occasional operators under age 25 are rated on a single vehicle, only the single highest rated Class 05 or 06 operator will be charged.
Note: *Class 06 premium is not applicable on motorhomes.*

Class 07	
(a)	Business or business and commute and/or pleasure.
(b)	Principal Operator is age 25 or over.
(c)	Occasional driver under age 25 must be rated Class 05 or 06.
(d)	Vehicle used for Ridesharing.

Class 08
Principal Operator: Married male under age 21, residing with spouse.

Class 09
Principal Operator is a Married male age 21 to 24, residing with spouse.

Class 10
Principal Operator is a Single male, age 16, 17 or 18.

Class 11
Principal Operator is a Single male, age 19 or 20.

Class 12

Principal Operator is a Single male, age 21 or 22.

Class 13

Principal Operator is a Single male age 23 or 24.

Class 18

Principal Operator is under age 21, other than male operators.

Class 19

Principal Operator is age 21 to 24, other than male operators.

Note: *If at any time during the term of the policy the age change makes the insured eligible for a different Class or Discount, the policy will be issued and rated as if the Insured had already attained that age.*

Surcharge Rating Factors

Claim Score

Claim Score factor represents a total calculated score on a vehicle or Class 05/06 using all chargeable at fault losses within the last 6 years permitted in rating and belonging to the primary rated driver or Class 05/06 driver and/or rated against the vehicle the loss occurred on, considering the driving experience of the rated operator.

The Claim Score on the Highest Rated Vehicle will include all other chargeable at fault losses within the last 6 years occurring under the policy and attributable to the policyholder, where the driver and vehicle involved are no longer listed on the policy and we have not received proof of rating elsewhere.

Applicable to premiums for Third Party Liability Bodily Injury and Property Damage, Direct Compensation for Property Damage, Collision and the Collision portion of All Perils.

Claim Score does not apply where no claims exist within the last six years.

Convictions - Minor / Major / Serious / Criminal Code

A conviction surcharge factor will be calculated for each driver based on the number of convictions attributed to each listed driver that occurred within the prior 3 years of the new submission or renewal effective date, or the effective date a driver is newly added to an existing policy.

A conviction surcharge factor will be applied to the vehicle where the driver is rated as a primary driver or rated as a Class 05 or 06 occasional driver. A conviction surcharge calculated on a driver who is not rated as a Class 05 or 06, or primary driver will not be used in developing a premium.

A conviction surcharge factor will apply to Third Party Liability Bodily Injury and Property Damage, Direct Compensation for Property Damage, Accident Benefits, Collision, and the Collision portion of All Perils premium.

Convictions will only be assigned to a Commercial/Other vehicle if the driver has not been assigned to a Private Passenger Automobile.

Convictions surcharge factor will be dependent on the severity and number of convictions.

Licence 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.

Applicable to the premiums for Third Party Liability Bodily Injury and Property Damage, Direct Compensation for Property Damage, Collision, and the Collision portion of All Perils.

New Business Surcharge

All New Business and newly added vehicles within the first term will be subject to a new business surcharge based on location.

Severity	Description
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, stunting, improper turning or passing, lane violations, failing to yield, signal or stop as required, or an offence substantially the same committed within or outside of Canada.
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 racing, excessive speeding, failing to stop for or improper passing of a school bus, distracted driving, or an offence substantially the same committed within or outside of Canada.
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 IRS-FAIL, fail to remain at scene of an accident, alcohol in blood or refuse sample for novice driver, careless driving, driving without undue care and attention, or an offence substantially the same committed within or outside of Canada.
Criminal Code Convictions	Offenses under the Criminal Code of Canada related to the operation of a motor vehicle, or an offence substantially the same committed outside of Canada. Including but not limited to: Criminal negligence, manslaughter, dangerous driving, failing to stop at the scene of an accident; impaired driving; driving while disqualified; failing or refusing to provide breath or blood sample, or failure to stop a motor vehicle while being pursued by a peace officer.

Discount Rating Factors

Away at School Discount

To qualify, ALL the following conditions must be met:

1. All occasional drivers (Class 05 or 06) must be full time students residing away from home.
2. All occasional drivers (Class 05 or 06) must not have regular access to the vehicle and the vehicle must not be driven to school.
3. All occasional drivers (Class 05 or 06) must have no chargeable accidents within the last 6 years.

A discount factor will apply dependent on the following:

- All occasional drivers (Class 05 or 06) live within 160km (100 miles) of the named insured's primary residence.
- All occasional drivers (Class 05 or 06) live more than 160 km (100 miles) of the named insured's primary residence.

The discount will be applied to the Class 05 or 06 Third Party Liability Bodily Injury and Property Damage, Direct Compensation for Property Damage, Collision and the Collision portion of All Perils premiums. This discount will be applied along with any other discount.

Client Multi-Policy Recreation Vehicle Discount

(Excluding Trailers and Motorhomes)

When we insure both the Private Passenger Automobiles and a Motorcycle, Snowmobile or an All-Terrain Vehicle for the same insured, a factor will apply to the Motorcycle, Snowmobile and All-Terrain Vehicle total base premiums dependent on recreational vehicle type.

Credit Score Factor (Optional Physical Damage coverage)

A credit score factor will be applied to all private passenger vehicles with Optional Physical Damage Coverage on a policy where express consent has been received. The factor will vary dependent on the credit score returned.

Only the credit score of the Named Insured will be used to determine the credit score factor. If more than one named insured exists, the credit score that returns the best discount factor will be used.

Credit score will not be ordered, and the discount factor will not apply on the following policies:

- Named Insured is a company or corporation
- Named Insured is deceased (Estate of)
- Named Insured has not provided express consent
- Named Insured has withdrawn express consent

The credit score discount factor will apply to Optional Physical Damage coverage premium only.

Credit score will be updated on renewal every 3 years, or every year for Insureds licensed fewer than 8 years, provided express consent remains valid.

Driver Training Discount

To qualify for Driver Training Credit, a rated driver must meet the following criteria:

- First licensed date is less than 3 years based on policy effective date.
- Has a Valid Operator License
- Satisfactory evidence of acceptable Driver Training Certificate issued by Alberta Infrastructure, Alberta Transportation and Utilities or Alberta Education.
- No chargeable accidents in 6 years.

This discount will apply automatically based on eligibility. Newly Licensed Discount does not apply where Driver Training Discount is applied.

Applicable to the premiums for Third Party Liability Bodily Injury and Property Damage, Direct Compensation for Property Damage, Collision, and the Collision portion of All Perils.

Farm Discount

Private passenger vehicles used for farm include business purposes to some extent and a special scale of rates is made for them without distinguishing between business and non-business use. To be eligible for the farm discount the individual must be a farmer with no other gainful occupation and must reside on the farm.

The Farmer's Discount applies to Class 03, 08, 09, 10, 11, 12, 13, 18, and 19.

The Farm Discount shall not be available to farm labourers, transient harvesters, tobacco or cannabis owner growers or stock growers, or part time farm workers.

Loyalty Discount

To qualify, ALL the following conditions must be met:

1. Must be a Private Passenger Automobile including Class 05 or 06 Drivers and Motor homes.
2. The policyholder has held an automobile policy with Wawanesa for at least 1 year.

A discount factor will apply to the Third Party Liability Bodily Injury and Property Damage, Accident Benefits, Direct Compensation for Property Damage, and Comprehensive premiums. The discount will be applied along with any other discount.

Multi-Product Discount

When we insure both the home policy (homeowners, mobile homeowners, tenants or condominium) and the private passenger automobile of the principal operator or immediate family member residing in the same household, a discount factor will apply to the Third Party Liability Bodily Injury and Property Damage, Direct Compensation for Property Damage, Collision, Comprehensive, All Perils and Specified Perils premiums.

Multi-Vehicle Discount

A discount factor will be applied to the Third Party Liability Bodily Injury and Property Damage, Direct Compensation for Property Damage, Collision portion of All Perils, and Collision premiums for eligible vehicles. In the event of mid-term policy changes to existing vehicle(s) a review for eligibility will occur at the next renewal.

To be eligible:

- There are two or more personal Private Passenger rated vehicles with third party liability on the same or related account.
- The Primary Named Insured(s) or Operator(s) reside in the same dwelling.

Discount factor is not applicable to:

- Vehicles with the Farm discount/Farm rated.
- Motorcycles or other recreational vehicles.
- Occasional Class 05 or 06 premiums.
- Policies with multiple 07 classes and fleet rated risks are excluded

Newcomer Discount

To qualify for the Newcomer Credit, a rated driver must meet the following criteria:

- The driver currently has a foreign licence from a country with a reciprocal license exchange agreement.
- No chargeable accidents in 6 years.
- Claims experience letter from that prior country has been provided for a minimum of 12 months, dated within 12 months of the effective date of coverage.
- The driver has been on the policy for less than 1 year from the policy effective date.

Note: *If a Canadian licence is obtained the discount will convert to the Newly Licensed Discount.*

This discount will apply automatically based on eligibility.

Applicable to the premiums for Third Party Liability Bodily Injury and Property Damage, Direct Compensation for Property Damage, Collision, and the Collision portion of All Perils.

Newly Licensed Discount

To qualify for the Newly Licensed Credit, a rated driver must meet the following criteria:

- Has a Valid Operator License
- First licensed date is less than 3 years from the policy effective date.
- No chargeable accidents in 6 years.

This discount will apply automatically based on eligibility but will not apply in addition to Driver Training.

Applicable to the premiums for Third Party Liability Bodily Injury and Property Damage, Direct Compensation for Property Damage, Collision, and the Collision portion of All Perils.

Private Passenger Rate Groups

The rate groups shown in the following tables are normally used to classify all models that are not represented in the CLEAR Rate Groups. This applies to vehicle model 30 years and older, price rated vehicles, or vehicles with special features.

Where CLEAR rate groups for vehicles with a model year greater than the current year does not exist, use the corresponding rate groups for the current model year.

For classification of new makes and models not specifically classified in CLEAR tables, Apply to Company.

Rate Group Tables

The tables show rate groups for Accident Benefits, Collision and Comprehensive Coverages. To determine rate groups for other coverages that vary by rate group, refer to the following:

Specified Perils	Use Comprehensive Rate Group
Comprehensive Cover - Limited Glass (SEF 13D)	Use Comprehensive Rate Group

Price Rated Vehicles

When a rate is not available on certain vehicles, it may be price rated.

Circumstances where price rating may occur are as follows:

• Vehicles that are not represented in the CLEAR Rate groups

• Customized or modified vehicles or those with Special Features

• Antique or Restored vehicles

• Vehicles with unknown VINs

Where Section C coverage is requested, an SEF 19 will be required for the value of the vehicle.

Market Value	Comprehensive Rate Group
$0 - $5,000	9
$5,001 - $10,000	9
$10,001 - $15,000	9
$15,001 - $20,000	12
$20,001 - $25,000	15
$25,001 - $30,000	18
$30,001 - $35,000	21
$35,001 - $40,000	24
$40,001 - $45,000	27
$45,001 - $50,000	30
$50,001 - $55,000	33
$55,001 - $60,000	36
$60,001 - $65,000	39
$65,001 - $70,000	42
$70,001 - $75,000	45
$75,001 - $80,000	48
$80,001 - $85,000	51
$85,001 - $90,000	54
$90,001 - $95,000	57
$95,001 - $100,000	60
$100,001 - $105,000	63
$105,001 - $110,000	66
$110,001 - $115,000	69
$115,001 - $120,000	72
$120,001 - $125,000	75
$125,001 - $130,000	78
$130,001 - $135,000	81
$135,001 - $140,000	84
$140,001 - $145,000	87
$145,001 - $150,000	90
$150,001 - $155,000	93
$155,001 - $160,000	96
$160,001+	99

Market Value	Collision Rate Group
$0 - $15,000	12
$15,001 - $20,000	14
$20,001 - $25,000	16
$25,001 - $30,000	19
$30,001 - $35,000	21
$35,001 - $40,000	24
$40,001 - $45,000	26
$45,001 - $50,000	29
$50,001 - $55,000	31
$55,001 - $60,000	34
$60,001 - $65,000	36
$65,001 - $70,000	38
$70,001 - $75,000	41
$75,001 - $80,000	43
$80,001 - $85,000	46
$85,001 - $90,000	48
$90,001 - $95,000	51
$95,001 - $100,000	53
$100,001 - $105,000	56
$105,001 - $110,000	58
$110,001 - $115,000	61
$115,001 - $120,000	63
$120,001 - $125,000	65
$125,001 - $130,000	68
$130,001 - $135,000	70
$135,001 - $140,000	73
$140,001 - $145,000	75
$145,001 - $150,000	78
$150,001 - $155,000	80
$155,001 - $160,000	83
$160,001 - $165,000	85
$165,001 - $170,000	88
$170,001 - $175,000	90
$175,001 - $180,000	92
$180,001 - $185,000	95
$185,001 - $190,000	97
$190,001+	99

Market Value	DCPD Rate Group
$0 - $15,000	12
$15,001 - $20,000	15
$20,001 - $25,000	17
$25,001 - $30,000	19
$30,001 - $35,000	21
$35,001 - $40,000	24
$40,001 - $45,000	26
$45,001 - $50,000	28
$50,001 - $55,000	31
$55,001 - $60,000	33
$60,001 - $65,000	35
$65,001 - $70,000	37
$70,001 - $75,000	40
$75,001 - $80,000	42
$80,001 - $85,000	44
$85,001 - $90,000	47
$90,001 - $95,000	49
$95,001 - $100,000	51
$100,001 - $105,000	53
$105,001 - $110,000	56
$110,001 - $115,000	58
$115,001 - $120,000	60
$120,001 - $125,000	62
$125,001 - $130,000	65
$130,001 - $135,000	67
$135,001 - $140,000	69
$140,001 - $145,000	72
$145,001 - $150,000	74
$150,001 - $155,000	76
$155,001 - $160,000	78
$160,001 - $165,000	81
$165,001 - $170,000	83
$170,001 - $175,000	85
$175,001 - $180,000	88
$180,001 - $185,000	90
$185,001 - $190,000	92
$190,001 - $195,000	94
$195,001 - $200,000	97
$200,001+	99

Market Value	Accident Benefits Rate Group
$0 - $40,000	9
$40,001 - $85,000	8
$85,001 - $130,000	7
$130,001 - $175,000	6
$175,001 - $220,000	5
$220,001 - $260,000	4
$260,001 - $305,000	3
$305,001 - $350,000	2
$350,001+	1

Grid Rating

STEP 1: The Premium Grid

2025 Grid Base Premium Table

Liability Limit	Territory		
	Edmonton Calgary	Northern Alberta	Rest of Alberta
$200,000	$3,383	$2,296	$2,417
$250,000	$3,503	$2,376	$2,502
$300,000	$3,582	$2,430	$2,558
$400,000	$3,701	$2,512	$2,644
$500,000	$3,781	$2,566	$2,701
$750,000	$3,860	$2,620	$2,758
$1,000,000	$3,980	$2,701	$2,843
$2,000,000	$4,338	$2,944	$3,098

STEP 2: Determine Grid Level For Each Driver

The Grid

	Level	Grid Percentage
	+16	An increase of 10% for this and each subsequent step up the grid, calculated cumulatively
	+15	208%
	+14	199%
	+13	189%
	+12	180%
	+11	172%
	+10	164%
	+9	157%
	+8	149%
	+7	142%
	+6	136%
	+5	129%
	+4	123%
	+3	117%
	+2	111%
	+1	105%
Go down 1 Grid Level for each year at-fault liability claim-free	zero	100%
	-1	95%
	-2	90%
	-3	85%
	-4	80%
	-5	75%
	-6	71%
	-7	71%
	-8	71%
	-9	71%
If at-fault liability claims in past 6 years, go up 5 Grid Levels for each at-fault liability claim	-10	71%
	-11	71%
	-12	71%
	-13	71%
	-14	71%
	-15	71%

STEP 3: Surcharges

<table>
<tr><th rowspan="2">Number of convictions</th><th colspan="3">Surcharge for</th></tr>
<tr><th>Traffic safety convictions</th><th>Serious traffic safety convictions</th><th>Criminal Code Conv.</th></tr>
<tr><td>1</td><td>0%</td><td>25%</td><td>300%</td></tr>
<tr><td>2</td><td>25%</td><td>50%</td><td>450%</td></tr>
<tr><td>3</td><td>35%</td><td>100%</td><td rowspan="5">For each additional conviction, add 150 percentage points to the immediately preceding percentage</td></tr>
<tr><td>4</td><td>50%</td><td>200%</td></tr>
<tr><td>5</td><td>75%</td><td>400%</td></tr>
<tr><td>6</td><td>100%</td><td>800%</td></tr>
<tr><td>7 or more</td><td>For each additional conviction, double the immediate preceding percentage</td><td>For each additional conviction, double the immediate preceding percentage</td></tr>
</table>

<table>
<tr><th colspan="2">Surcharge for at-fault claims in a 3-year period</th></tr>
<tr><th>Number of At Fault Accidents</th><th>Percentage to be added</th></tr>
<tr><td>2</td><td>30%</td></tr>
<tr><td colspan="2">For each additional at fault claim, add 15% to the immediately preceding percentage</td></tr>
</table>

Grid Premium = Base Premium X Grid Percentage X (1+ Surcharge amount)

For any Inexperienced Drivers assigned to a vehicle, the GRID premium for this operator is multiplied by 25% and added to the Relevant Driver premium to get the GRID premium for the vehicle.