Motorhome

Alberta

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How to Use This Manual

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

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Binding Authority and Underwriting Rules

Our Brokers are authorized to bind the Company in respect to motorhome insurance coverage of a type normally written by Wawanesa subject to the rules in this manual provided that:

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 the 36 months 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. Please note, all policies insured under the same named insured and/or spouse must carry the same liability limit.

  Higher limits may be considered. Refer to Company.

Physical Damage

- Motorhome value not to exceed $250,000.

  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 and Decline Rules

The following outlines those risks that are normally not underwritten by Wawanesa:

1. Any vehicle that is not registered in the province of Alberta as required under the Highway Traffic Act.
2. a) Any vehicle where the principal operator is an Alberta resident and 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 Alberta registered vehicle principally used outside the province.

   c) Any vehicle that fails to meet safety inspection standards.
3. Any vehicle where the Applicant/Insured does not have an insurable interest.
4. Any vehicle operated by unauthorized drivers.
5. Any vehicle valued in excess of $250,000.
6. 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.
7. Any vehicle where the Vehicle Identification Number (VIN) cannot be validated.
8. Any Applicant or Named Operator with less than 8 consecutive years driving experience in Canada or the USA.
9. Any Applicant or insured person who has been convicted of Insurance Fraud.
10. Any Applicant, Named Insured or Named Operator with one or more Serious Convictions in the past 3 years.
11. Any Applicant, Named Insured or Named Operator with one or more Major Convictions in the past 3 years.
12. Any Applicant, Named Insured or Named Operator with more than 3 Minor Convictions in the past 3 years.
13. Any Applicant or Named Insured with 1 or more "Chargeable Accidents" in the past 2 years.
14. Any Applicant or Named Insured with more than 3 claims of any type in the past 6 years.
15. Any Applicant or Named Insured with 2 or more cancellations for non-payment in the past 6 years.
16. Motorhome must be used for pleasure purposes only.
17. Motorhomes valued at $150,000 and over are subject to a 5% deductible. If the deductible option is not available, the highest deductible closest to the 5% calculation will be required.

    Note: *Special consideration may be given to reduce deductible requirements. Refer to Underwriter.*
18. Any vehicle operated as a for-profit ride sharing service (e.g. Uber, Lyft).
19. Refer the following situations to company.

    a If the vehicle is leased, rented or used for business purposes.

    b) Any operator licensed less than 8 years.

    c) Any vehicle not originally designed for Motorhome purposes that has been converted for such use. (For example: Converted buses.)
20. Any vehicle that is occupied as a primary residence.

Risks to be Referred

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. Where the previous insurer has cancelled or declined to renew please refer to you underwriter for review prior to binding.

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.

Optional Coverage Limitations

1. 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. Optional physical damage coverage will not be offered on any vehicle with unacceptable customizations or modifications.
9. Optional physical damage coverage will not be offered on vehicles constructed from kits, dune buggies, hot rods or roadsters.
10. Optional physical damage coverage will not be offered on any vehicle with unrepaired damage.
11. Optional physical damage coverage will not be offered on any vehicle designed to be one-of-a-kind.
12. Optional physical damage coverage will not be offered on any vehicle where parts are no longer available or manufactured in Canada.
13. 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.

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 including drivers under age 25.

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

Appraisals

For the following vehicle types, we require an appraisal with 2 (two) photographs to be submitted prior to binding.

1. Restored vehicles
2. Customized, modified vehicles or vehicles with additional equipment that substantially increase the value.
3. Antique vehicles

The SEF 19 Limitation of Amount Endorsement will apply to all vehicle types as listed above.

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 and signed application is required to issue a new policy for the new owner.

Credit Information Consent Requirements

Credit consent can be provided for credit score discount.

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.

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.

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.

Definitions

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 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 Fault Determination Regulation – Insurance Act, and one of the following applies:

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

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.

Motorhome

Any self-propelled vehicle designed or modified to include living accommodations.

No Prior Insurance

A driver is considered to have No Prior Insurance if the principal operator has not been a named insured or listed driver on an automobile insurance policy where mandatory coverage exists.

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. Not applicable to Motorhomes.

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.

Endorsement Listings

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. 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. 23A	Lienholder, Mortgagee or Assignee Endorsement	Included	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. 44	Family Protection Endorsement	Additional Premium	No

Number	Non-Standard Endorsement	Premium	Signature Required
C.A.E No. 1 PAWS	Pet Accident Wording Endorsement	Additional Premium	No
C.A.E. No. 16 MCWE	Minor Conviction Waiver Endorsement	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. 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, motorhomes, 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" as a separate point below.

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.

Please refer to Commercial Manual for commercial rules and rates.

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

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

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

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

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

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

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. 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.

  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.

Premium Per Policy	$20

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.

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.

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Rating Rules

Calculation of Annual Premium

Please refer to the Private Passenger manual for the complete list of rating factors that may apply to Motorhomes. Key factors used in rating include Claim Score, Driver Experience Minimum and Licence Suspensions.

1. Third Party Liability

   Use applicable Private Passenger rates and factors.

2. Direct compensation for Property Damage

   Use applicable Private Passenger rates and factors.

3. Accident Benefits

   Use the value chart for Price Rated Vehicles to determine the Accident Benefits Rate Group, with applicable Private Passenger rates and factors.

4. Section C

   Use the value chart for Price Rated Vehicles to establish the proper rate group for physical damage, with applicable Private Passenger rates and factors.

General 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.

Accidents involving Motorhome vehicles are assigned to the vehicle involved.

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.

Surcharge Rating Factors

Surcharge rating factors are to be applied multiplicatively.

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.

Conviction Surcharge Factor

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, Direct Compensation for Property Damage, 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.

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

Discount rating factors are to be applied multiplicatively.

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.

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, Direct Compensation for Property Damage, Accident Benefits, Comprehensive and Specified Perils premiums. The discount will be applied along with any other discount.

Multi-Product Discount (Physical Damage Only)

When we insure both the home policy (homeowners, mobile homeowners, tenants or condominium) and the Motorhome of the principal operator, or spouse, a discount factor will apply to physical damage only.

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

Private Passenger Rate Groups

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

Physical Damage	Use Rate Groups as determined by tables below
Accident Benefits	Use Rate Groups as determined by tables below
Direct Compensation for Property Damage	Use Physical Damage Rate Group Below

Market Value	Physical Damage Rate Group
$0 - $5,000	3
$5,001 - $7,000	4
$7,001 - $9,000	5
$9,001 - $12,500	6
$12,501 - $16,000	7
$16,001 - $20,000	9
$20,001 - $24,000	11
$24,001 - $29,000	13
$29,001 - $35,000	15
$35,001 - $40,000	17
$40,001 - $45,000	19
$45,001 - $50,000	21
$50,001 - $55,000	23
$55,001 - $60,000	25
$60,001 - $65,000	27
$65,001 - $75,000	29
$75,001 - $85,000	30
$85,001 - $95,000	31
$95,001 - $100,000	31
$100,001 - $125,000	32
$125,001 - $150,000	33
$150,001 - $175,000	34
$175,001 - $200,000	35
$200,001 - $225,000	36
$225,001 - $250,000	37

Market Value	Accident Benefits Rate Group
$0 - $15,000	12
$15,001 - $25,000	11
$25,001 - $35,000	10
$35,001 - $42,000	9
$42,001 - $50,000	8
$50,001 - $55,000	7
$55,001 -$60,000	6
$60,001 - $65,000	5
> $65,000	4