Insurer			

Certificate of Automobile Insurance (Ontario)

This is your Certificate of Automobile Insurance. Contact your Broker/Agent

All times are local			cation regarding y 's postal address							
Policy Number	Policy Effecti	ve Date	year month day	Policy Expiry Date year month day 12:01 a.m.						
Date Prepared	Broker/Agent			Telephone Number						
Named Insured		L	essor (if applicable)							
Described Automobiles		Automobile	#		Automobile #	ı				
Model Year and Make										
Model and Body Type										
Serial No./V.I.N.										
Cylinders/C.C.										
Purchase Price/List Price New										
Insurance Coverages		Automobile	#		Automobile #	1				
Liability	Limit	Premium	Premium for Occasional Driver	Limit	Premium	Premium for Occasional Driver				
Bodily Injury										
Property Damage										
Accident Benefits (Standard Benefits)	As stated in Section 4 of Policy			As stated in Section 4 of Policy						
Optional Increased Accident Benefits	Limit	Premium	Premium for Occasional Driver	Limit	Premium	Premium for Occasional Driver				
Income Replacement (\$600/\$800/\$1,000)	(up to \$ per week)			(up to \$ per week)						
Caregiver, Housekeeping & Home Maintenance	As stated in Section 4 of Policy			As stated in Section 4 of Policy						
Medical & Rehabilitation (\$100,000)				,						
Attendant Care (\$72,000)										
Medical, Rehabilitation (\$1,100,000) & Attendant Care (\$1,072,000)				1						
Death & Funeral										
Dependant Care										
Indexation Benefit (Consumer Price Index)										
Uninsured Automobile	As stated in Section 5 of Policy			As stated in Section 5 of Policy						
Direct Compensation - Property Damage* *This policy contains a partial payment of recovery clause for property damage if a deductible is	Deductible	Premium	Premium for Occasional Driver	Deductible	Premium	Premium for Occasional Driver				
specified for direct compensation-property damage.										
Loss or Damage**	Deductible	Premium	Premium for Occasional Driver	Deductible	Premium	Premium for Occasional Driver				
Specified Perils (excluding Collision or Upset)										
Comprehensive (excluding Collision or Upset)										
Collision or Upset										
All Perils										
** This policy contains a partial payment of loss of	lause. A deductible	applies for each	ch claim except as stat	ed in your policy.						

Premium Subtotals	Insur	ance Co	overaç	jes (co	ntinued)					Αι	utomobile #						Automobil	e #			
Premium Subtotals	Policy Change Forms (Name, No., including limit if applicable)									Premium							Premium					
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For purposes of the Insurance Companies Act (Canada), this document was issued in the course of the Insurer's insurance business in Canada.

This is a brief explanation of the insurance outlined in this Certificate.

Liability

Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile incident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and the cost of settling claims.

Accident Renefits

Your insurance company is obligated to explain details of Accident Benefits coverage to you.

Provides benefits that you and other insured persons are entitled to receive if injured or killed in an automobile accident. These benefits may include: income replacement for persons who have lost income; payments to non-earners who suffer complete inability to carry on a normal life; payment of medical, rehabilitation and attendant care expenses; payment of certain other expenses; payment of funeral expenses and payments to survivors of a person who is killed. You may also purchase optional benefits to increase the standard level of benefits provided in the policy. The optional benefits your insurance company must offer are: increased income replacement; caregiver, housekeeping and home maintenance; increased medical and rehabilitation; increased attendant care; increased medical, rehabilitation and attendant care; increased death and funeral; dependant care; and an indexation benefit.

Uninsured Automobile

Provides coverage if you or other insured persons are injured or killed by an uninsured motorist or by a hit-and-run driver. It covers damage to your automobile and its contents caused by an identified uninsured motorist.

Direct Compensation - Property Damage

Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called Direct Compensation because you will collect from us, your insurance company, even though you are not at fault for the accident. There may be a deductible amount, and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.

Loss or Damage

Provides a selection of optional coverages for your own automobile. Payments cover direct and accidental loss of, or damage to, a described automobile and its equipment. There is usually a deductible amount indicated for each coverage and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium. There are four types of coverages:

- Specified Perils: Covers the described automobile against loss or damage caused by certain specific perils. They are: fire; theft or attempted theft; lightning; windstorm; hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, derailment or collision of any kind of transport in or upon which the described automobile is being transported.
- Comprehensive: Covers a described automobile against loss or damage other than those covered by Collision or Upset, including perils listed
 under Specified Perils, falling or flying objects, missiles and vandalism.
- Collision or Upset: Covers damage when a described automobile is involved in a collision with another object or tips over.
- All Perils: Combines the Collision or Upset and Comprehensive coverages.

Warning: The Insurance Act provides that where (a) an Applicant for a contract, (i) gives false particulars of the described automobile to be insured to the prejudice of the Insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or (b) the Insured contravenes a term of the contract or commits a fraud; or (c) the Insured wilfully makes a false statement in respect of a claim under the contract, a claim by the Insured, for other than such statutory accident benefits as are set out in the Statutory Accident Benefits Schedule, is invalid and the right of the Insured to recover indemnity is forfeited.

Warning - Offences

It is an offence under the Insurance Act to knowingly make a false or misleading statement or representation to an Insurer in connection with the person's entitlement to a benefit under a contract of insurance, or to wilfully fail to inform the Insurer of a material change in circumstances within 14 days, in connection with such entitlement. The offence is punishable on conviction by a maximum fine of \$100,000 for the first offence and a maximum fine of \$200,000 for any subsequent conviction.

It is an offence under the federal Criminal Code for anyone to knowingly make or use a false document with the intent it be acted on as genuine and the offence is punishable, on conviction, by a maximum of 10 years imprisonment.

It is an offence under the federal Criminal Code for anyone, by deceit, falsehood or other dishonest act, to defraud or to attempt to defraud an insurance company. The offence is punishable, on conviction, by a maximum of 10 years imprisonment for cases involving an amount over \$5,000 or otherwise a maximum of 2 years imprisonment.

This Certificate contains important information about your automobile insurance.