

Certificate of Automobile Insurance (For Carsharing) Nova Scotia

Intact Insurance Company,
(Hereinafter Called The Insurer)

Insurance Company ("The Insurer") Intact Insurance Company						Policy No.: 7J8013174							
Billing Type: Direct						Replacing Policy No.:							
AGENT / BROKER:						Transaction Type: Renewal							
ITEMS						CODE(S): 51580							
1. INSURED'S FULL NAME AND POSTAL ADDRESS (INCLUDING COUNTY OR DISTRICT) Named Insureds as per Schedule 1 111 Sutter Street 13th Floor San Francisco, California 94104						THIS CERTIFICATE IS EVIDENCE OF A CONTRACT OF INSURANCE BETWEEN THE INSURED AND THE INSURER, SUBJECT IN ALL RESPECTS TO THE NOVA SCOTIA STANDARD AUTOMOBILE POLICY (OWNER'S FORM NSPF NO. 1) APPROVED BY THE SUPERINTENDENT OF INSURANCE FOR THE PROVINCE STATED IN ITEM 1. UPON REQUEST, THE INSURER WILL PROVIDE TO THE INSURED A COPY OF THE SAID STANDARD POLICY FORM.							
2. POLICY PERIOD						IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM AND OF THE STATEMENTS CONTAINED IN THE APPLICATION FOR INSURANCE, THE CONTRACT PROVIDES INSURANCE AS MENTIONED IN ITEM 4 OF THIS CERTIFICATE FOR WHICH A PREMIUM IS SPECIFIED, AND NO OTHER.							
FROM TIME 12:01						DATE (YYYY/MM/DD) 2021 04 19							
TO TIME 12:01 A.M.						DATE (YYYY/MM/DD) 2021 06 19							
ALL TIMES ARE LOCAL TIMES AT THE INSURED'S POSTAL ADDRESS AS STATED													
PLEASE READ REVERSE SIDE													
3. PARTICULARS OF THE DESCRIBED AUTOMOBILE						Described Automobiles as defined in Schedule 1							
VEH. NO. MODEL YEAR TRADE NAME/ MODEL OR C.C. BODY TYPE / TRUCK GROSS VEHICLE WEIGHT/ NO. OF CYLS. V.I.N. (SERIAL NUMBER)						Rating Terr. Rate Class P.O. Driving Record Rate Group O.D. Driving Record							
						Not Applicable							
VEH. NO. PURCHASED BY INSURED PURCHASE PRICE TO INSURED INCL. EQUIPMENT LIST PRICE NEW NAME AND ADDRESS OF LIENHOLDER TO WHOM LOSS MAY BE JOINTLY PAYABLE													
As per I.P.C.F. Blanket Basis Fleet Endorsement for Nova Scotia Carsharing Attached						As per Lienholders (to whom loss may be jointly payable) Schedule (For Carsharing-Nova Scotia) Attached							
4.													
Insuring Agreements		Section A Third Party Liability		Section A. 1 Direct Compensation - Property Damage		Section B Mandatory Accident Benefits		Section C Loss of or Damage to Insured Automobile(s)		Section D Uninsured and Unidentified Automobile Coverage		Family Protection Endorsement N.S.E.F. 44	Total Premium Per Vehicle
Perils		LEGAL LIABILITY FOR BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY. (EXCLUSIVE OF COSTS AND POST JUDGMENT INTEREST) FOR LOSS OR DAMAGE RESULTING FROM BODILY INJURY TO OR THE DEATH OF ONE OR MORE PERSONS AND FOR LOSS OR DAMAGE TO PROPERTY, REGARDLESS OF THE NUMBER OF CLAIMS ARISING FROM ONE ACCIDENT.		This policy contains a partial payment of recovery clause for property damage if a deductible is specified for Direct Compensation - Property Damage		Mandatory Medical and Rehabilitation Benefits and Accident Benefits in Motor Vehicle Liability Policies		THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE 1. All Perils 2. Collision or Upset 3. Comprehensive (excluding collision or upset) 4. Specified Perils (excluding collision or upset)		As per I.P.C.F. Blanket Basis Fleet Endorsement for Nova Scotia Carsharing Attached Amount deductible on each separate claim except for loss or damage by fire or lightning or theft of the entire automobile		Limits are same as Section A unless otherwise specified below.	
Limits and Amounts in Dollars		\$2,000,000		DEDUCTIBLE		AS STATED IN SECTION B OF THE POLICY		As per I.P.C.F. Blanket Basis Fleet Endorsement for Nova Scotia Carsharing Attached		AS STATED IN SECTION D OF THE POLICY		\$2,000,000	
Premium in Dollars		BI PD		As per I.P.C.F. Blanket Basis Fleet Endorsement for Nova Scotia Carsharing Attached									
Endorsements		Vehicle No(s) N.S.E.F. No. Title		As per I.P.C.F. Blanket Basis Fleet Endorsement for Nova Scotia Carsharing Attached									
						MINIMUM RETAINED PREMIUM \$ N/A			TOTAL POLICY PREMIUM \$ INCL				

In **Witness Whereof**, the Insurer has executed and attested these presents but this certificate shall not be valid unless countersigned by a duly authorized representative of the Insurer.

Authorized Representative

Natalie Higgins

Senior Vice President's Signature

The following is a brief explanation of the insurance outlined in Item 4 – Insuring Agreements, of this certificate. The contract is contained only in the policy.

POLICY SECTION A – THIRD PARTY LIABILITY

Provides coverage for legal responsibility to others, arising from an automobile accident causing death or injury to persons or damage to their property.

POLICY SECTION A.1 – DIRECT COMPENSATION – PROPERTY DAMAGE

This section provides coverage for damage to your own automobile and its contents and for loss of use arising from damage caused by another automobile. There may be a deductible.

POLICY SECTION B – MANDATORY ACCIDENT BENEFITS

PAYMENTS FOR MANDATORY MEDICAL AND REHABILITATION BENEFITS AND ACCIDENTS BENEFITS IN MOTOR VEHICLE LIABILITY POLICIES:

Provides coverage to the person insured, his or her immediate family and certain other persons injured or killed in an automobile accident. Payments are made regardless of who is to blame for the accident.

POLICY SECTION C – LOSS OF OR DAMAGE TO INSURED AUTOMOBILE

This section of the Policy provides a selection of coverages for the policyholder's own automobile. There is usually a deductible amount indicated for each coverage and this amount is either paid by the policyholder toward the cost of repairs or is deducted from the loss settlement.

ALL PERILS Subsection 1: Combines the Collision and Comprehensive coverages.

COLLISION OR UPSET Subsection 2: Covers damage caused by Collision with another car, another object or by upset.

COMPREHENSIVE Subsection 3: Covers the automobile against loss or damage caused other than by Collision or Upset. The coverage is not confined to specific hazards and is therefore broader in scope than the alternative coverage – Specified Perils (Subsection 4).

SPECIFIED PERILS Subsection 4: Covers the automobile against loss or damage caused by certain specific perils. They are fire, theft, lightning, windstorm, hail, earthquake, explosion, riot, falling aircraft, rising water, or an accident to a vehicle or boat on which the automobile is being transported.

POLICY SECTION D – UNINSURED AUTOMOBILE AND UNIDENTIFIED AUTOMOBILE COVERAGE

Enables the policyholder to obtain benefits from his or her own insurer for bodily injuries or death caused by an uninsured or unidentified automobile. Benefits are also available for damage to the insured automobile and its contents caused by an identified owner or driver of an uninsured automobile, subject to a deductible amount. The coverage applies when a Canadian policyholder is travelling in Canadian jurisdictions and States of the U.S.A. where no fund exists.

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 willfully makes a false statement in respect of a claim under the contract, a claim by the Insured is invalid and the right of the Insured to recover indemnity is forfeited.

**N.S.E.F. NO. 23A
MORTGAGE ENDORSEMENT**

It is agreed that loss, if any, under Section A.1 and Section C of the Insuring Agreements of the Policy to which this endorsement is attached shall, in the event that the automobile is not repaired or the lost or damaged parts are not replaced, be payable, jointly as their interests may appear, to the Insured and to the Lienholder or Mortgagee or Assignee (referred to as "Lienholder") stated on the reverse side.

If the insurance provided by any subsection of Section C of the Insuring Agreements of the Policy is cancelled, the Insurer agrees to give fifteen days written notice of such cancellation to the Lienholder. Notwithstanding anything contained in any renewal certificate issued subsequent to the date, the obligation to notify the Lienholder shall not be effective after the expiry date specified in Item 2 of 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.

CANCELLATION REQUEST

(To be filled out and signed by the Insured in the event of cancellation)

In consideration of the return of unearned premium, to follow if any, the policy is hereby cancelled and surrendered, and the interim and renewal certificates, if any, for same, acknowledged to be of no effect.

Time _____
 A.M.
 P.M.

Effective Date of Cancellation (YYYY/MM/DD)

Signature of Insured

If payable to other than Insured, Lienholder or Mortgagee must waive claim.

Signature of Lienholder or Mortgagee