

OPCF 21B
BLANKET FLEET COVERAGE FOR ONTARIO LICENSED AUTOMOBILES

Issued To:	Effective Date of Change Year Month Day	Policy Number
Broker		

Please sign and return this form. Keep a copy for your records.

1. Purpose of This Change

This change is part of your policy. For automobile fleets, it provides an alternate method for identifying what automobiles are covered and calculating the premium for the policy period.

2. What We Will Cover

2.1 We will provide coverage for all automobiles licensed or required to be licensed in Ontario that are:

- (i) owned by and licensed in the name of the insured;
- (ii) leased from the following lessor(s) for a period in excess of 30 days where the insured as lessee is required to provide insurance under a written lease agreement;

Lessor(s) Names(s) and Address(es)

- (iii) leased by you for more than 30 days under a written lease agreement from a lessor other than those listed above if you provide the name and address of the lessor to us within 14 days of the delivery of the first leased automobile;
- (iv) rented for a period of not more than 30 days, but only for the coverage provided under sub-section 3.3.5 of the policy, subject to sub-section 2.2.4 of the policy.

2.2 We will provide, only for automobiles described in 2.1 (i), (ii), and (iii) of this change form, Liability, Accident Benefits and Uninsured Automobile Coverages for the limits shown on your Certificate of Automobile Insurance, together with Direct Compensation – Property Damage Coverage as provided in Section 6 of your policy, but subject to any deductible(s) for a particular type of use or description of automobiles shown below.

2.3 We will also provide, only for automobiles described in 2.1 (i), (ii), and (iii) of this change form, Loss or Damage Coverages as provided in Section 7 of your policy, but only when a deductible is shown below for a particular type of use or description of automobiles.

Type of Use or Description of Automobiles	DIRECT COMPENSATION- PROPERTY DAMAGE Deductible \$	LOSS OR DAMAGE COVERAGES			
		Specified Perils	Comprehensive	Collision or Upset	All Perils
		Deductible \$	Deductible \$	Deductible \$	Deductible \$
Any type of use or description of automobiles not listed					
Change Forms attached to the policy					

3. Conditions Applying to This Coverage

3.1 The schedule of automobiles that you filed with us must include all automobiles in your fleet, as described in 2.1, on the effective date of your policy or renewal.

There is no coverage for automobiles owned or leased by you before the effective date of your policy or renewal if they are not included on the schedule of automobiles filed with us. For coverage to be provided for these automobiles, you must file a request for coverage.

3.2 The total premium stated in your policy is an advance premium and is due on the effective date of your policy.

3.3 The advance premium is subject to adjustment at the end of the policy period. You must deliver a written statement at the end of the policy period with the effective dates of all automobiles added to or deleted from the original schedule of automobiles during the policy period. We will calculate the premium for these automobiles on the basis shown below:

- on a pro rata basis of the rates specified for each type of use or description of automobiles, or
- on a 50/50 basis charging or refunding 50% of the rate specified for the net increase or decrease for each type of use or description of automobiles.

If the calculated premium results in an additional premium, you must pay that amount. If the calculated premium results in a return premium, we will refund that amount.

If we provide coverage on automobiles of a type or classification which are not listed on the schedule of automobiles or summarized below, our manual book rate, adjusted by the application of the experience credits or debits on which your policy was written, will apply.

With respect to automobiles described in 2.1 (iv), we will calculate the premium for these automobiles on the basis shown below:

Number of rental days (i.e. the sum of the number of days each vehicle has been rented during the prior term), at a rate of \$_____ per day.

3.4 If a schedule of automobiles is not attached to your policy, the following is a summary of the automobiles referred to in 3.1. This summary is the basis on which your policy is issued.

Number of Units	Type of Use or Description of Automobile	Location	Unit Rate	Advance Premium Excluding Provincial Sales Tax

3.5 You must make all books and records that relate to the premium basis or the subject matter of your policy available for our examination whenever we wish.

All other terms and conditions of your policy remain the same.

Date	
YYYY MM DD	Signature of Insured