



THIRD PARTY

Motor Rates



Effective Now!

- ➔ **New Business** - June 1, 2010
- ➔ **Renewals** - August 1, 2010

PRODUCTS

Competitive Rates & Additional DISCOUNTS!

- | | |
|-----------------------------|-----------------|
| ➔ Private | \$25,000 |
| ➔ Private Commercial | \$30,000 |

NB: For Commercial Vehicles, maximum number of seats 8 (5 free & \$1,500 for each additional seat)

*****RENEWAL DISCOUNT IS NOT APPLICABLE ON THIS POLICY*****

CALL YOUR BROKER OR A GENAC REPRESENTATIVE FOR FURTHER DETAILS

929-8451 // 929-8454

Head Office: 58 Half Way Tree Road, Kingston 10 | www.genac.com

PRODUCTS



➔ No Claim Discount (Private)

1st year	– 20%
2nd year	– 30%
3rd year (max)	– 40%

Minimum Premium After All Discounts

New Business	– \$25,000
Renewals	– \$20,000

➔ No Claim Discount (Private CMC)

1st year	– 20%
2nd year	– 30%
3rd year (max)	– 40%

Minimum Premium After All Discounts

New Business	– \$25,000
Renewals	– \$20,000

Loadings

Add

➔ If Private Car is used other than social, domestic & pleasure	20%
➔ Vehicles 12 years and under 15 years	10%
➔ Vehicles 15 years to 20 years (Mechanical Assessment Report required)	25%
➔ Persons with driver's license over one year, but less than two years	50%
➔ Persons under 21 years old	50%
➔ Public CMC	50%

Referrals

- ➔ Drivers under 21 years or over 70 years old
- ➔ Drivers who have had their drivers licence less than 1 year
- ➔ Drivers with any convictions in last 5 years, other than parking tickets
- ➔ Insureds/drivers with previous accidents/claims (except those with windscreen claims) in last two years
- ➔ Increased third party limits
- ➔ Sports, high performance or modified vehicles
- ➔ Occupations involving entertainment, liquor trade or horse racing
- ➔ Stake Body Trucks, Tractor Heads & Refrigerated Trucks

SEE MOTOR PROTOCOL FOR ADDITIONAL INFORMATION

Third Party Limits Of Liability

➔ Property Damage	– \$3,000,000
➔ Bodily Injury	– \$5,000,000 (Any One Person)
➔ Any One Event	– \$5,000,000
➔ Manslaughter	– \$50,000.00