



definity.

economical
INSURANCE

sonnet
INSURANCE

petline
INSURANCE

family
INSURANCE

COMMERCIAL INSURANCE

TRAVELERS TO DEFINITY INSURANCE

Fleet

Definity Financial Corporation recently acquired Travelers' Canadian property and casualty insurance operations, excluding its Canadian surety business and certain select business lines retained by Travelers. On your renewal date, your policy underwritten by The Dominion of Canada General Insurance Company will move to Definity Insurance Company, under our Economical Insurance brand.

With the transition to Definity Insurance, some of your policy coverages may have increased, decreased, been removed, or enhanced.

The principal coverage changes are outlined below and should be reviewed carefully. For full details of your coverage including all applicable terms, conditions, and exclusions, please review your updated insurance documents.

If you have any questions or would like additional information, please contact your insurance broker.

Contents

- 2 [Summary of Key Changes for Fleet Vehicles](#)
- 4 [Class Changes](#)
- 4 [Changes to Your Policy Number](#)
- 4 [Changes to Your Account and Billing](#)
- 4 [Changes to Your Policy Term](#)



Summary of Key Changes for Fleet Vehicles

Deductible Changes

Your deductibles may have changed. If the deductible you had previously at Travelers is not available at Definity, it has been changed to the next lowest available.

For Light Commercial Vehicles

Definity has a minimum deductible of \$1,000 applicable to all physical damage coverages.

Please review the chart below to see your new deductible.

Coverage	Previous Deductible	New Deductible
All Perils or Collision	\$500	\$1,000
	\$1,000	\$1,000
	\$2,500	\$2,500
	\$5,000	\$5,000
Comprehensive or Specified Perils	\$300	\$1,000
	\$500	\$1,000
	\$1,000	\$1,000
	\$2,500	\$2,500

For Heavy and Super Heavy Commercial Vehicles

For heavy commercial vehicles and trailers, List Price New (LPN) is used to determine the rate groups for the minimum deductible requirements. LPN is the Manufacturer's Suggested Retail Price (MSRP) at the time of purchasing a new vehicle, excluding tax. It also includes the installed cost of any permanently attached equipment.

Vehicles with a LPN **greater than \$100,000** will have a deductible of approximately 5% of the LPN.

For heavy commercial vehicles and trailers with a **LPN of \$100,000 or less**, please review the chart below to see your new deductible.

Rate Group Range	All Perils or Collision	Comprehensive or Specified Perils
3 – 18	\$1,000	\$1,000
19 – 21	\$2,500	\$2,500
22 and higher	\$5,000	\$5,000

Endorsement Changes

The following endorsements have seen changes in coverage or to their limits. Please review to see how your policy may have been affected in your applicable province. If you require modifications to your available limits, please contact your broker.

All Provinces

Form No. 20 Coverage for Transportation Replacement

Endorsement 20 will remain — available limits will be selected based on your previous limit.

Previous Limit	New Limit
\$900	\$1,000
\$1,200	\$1,500
\$1,500	\$1,500
\$2,500	\$2,500
\$5,000	\$5,000

Ontario

TPCF — 20A Transportation Replacement/Downtime Endorsement

This endorsement has been replaced with EPCF 20A — Transportation Replacement/Downtime Endorsement. The available limits will be selected based on your previous limit.

Previous Limit	New Limit
\$1,200	\$1,500
\$2,500	\$2,500
\$5,000	\$5,000

Quebec

QEF 27 Civil liability resulting from damage caused to vehicles of which named insured is not owner (excluding vehicles provided by an employer — Section A)

This endorsement has been replaced with less restrictive QEF 27 — Civil liability resulting from damage caused to vehicles of which named insured is not owner (including vehicles provided by an employer — Section A).



Class Changes

We're making a few updates to ensure that vehicle classifications remain accurate and fair.

- Most vehicles will keep the same classification.
- Only a small number of classes will change.
- These adjustments are limited and carefully reviewed.
- Your vehicle's usage remains unchanged.

Changes to Your Policy Number

Please see your renewal policy documents for your newly assigned policy number.

Changes to Your Account and Billing

As part of the transition to Definity, your payment plan may be changing. Please review the table below and consult your statement of account, enclosed in your insurance policy package, to see which, if any, of the payment plan changes apply to you. If you have questions, please contact your broker to discuss payment plan options.

Available Payment Plans	Available Payment Methods	Available Payment Instruments
Annual	<ul style="list-style-type: none">• Invoiced• Pre-authorized	<ul style="list-style-type: none">• Pre-authorized bank withdrawal• Credit Card
Three-Pay	<ul style="list-style-type: none">• Invoiced• Pre-authorized	<ul style="list-style-type: none">• Pre-authorized bank withdrawal• Credit Card
Monthly	<ul style="list-style-type: none">• Pre-authorized	<ul style="list-style-type: none">• Pre-authorized bank withdrawal• Credit Card
Broker/Agency Bill	<ul style="list-style-type: none">• Refer to your broker for available options	<ul style="list-style-type: none">• Collected and remitted by broker

Changes to Your Policy Term

Definity offers annual policy terms only. All other terms will be converted to 12 months on renewal.

definity.

economical
INSURANCE

sonnet
INSURANCE

petline
INSURANCE

family
INSURANCE

Definity Insurance policies are underwritten by Definity Insurance Company of Canada.

© 2026 Definity Insurance Company of Canada. All rights reserved. Intellectual property belongs to Definity Insurance Company of Canada and/or its affiliates.

Fleet-042026