

(HEREINAFTER CALLED THE INSURER)

This is your Certificate of Automobile Insurance. Contact your Broker/Agent with any questions or if you require clarification regarding your coverage choices.

BROKER	MCFARLAN ROWLANDS INSURANCE BROKERS INC. - 6990			Date Prepared DAY/MONTH/YEAR	15/11/2024		Replacing Policy No.	Policy No. 6962420	
NAME INSURED AND PRIMARY ADDRESS	TURO INC. (CANADIAN OPERATIONS) AND ADDITIONAL INSUREDS AS FURTHER DESCRIBED IN SCHEDULE 1			AUTO NO.	(A) Lessor(s) (OPCF 5) (B) Lienholder(s) (OPCF 23A) to whom loss may be jointly payable. Name, Address & Postal Code				
				AS PER LESSORS SCHEDULE (FOR CARSHARING-ONTARIO) ATTACHED					
POLICY EFFECTIVE DATE: DAY/MONTH/YEAR 15/11/2024			POLICY EXPIRY DATE: DAY/MONTH/YEAR 15/11/2025		12:01 A.M.	All times are local times at the Named Insured's primary address shown on this Certificate.			
AUTO No.	VEHICLE CODE	DESCRIBED AUTOMOBILES MODEL, YEAR AND MAKE		MODEL/ BODY TYPE	V.I.N. (SERIAL NO.)	C.C.	NO. OF CYLINDERS	PURCHASE PRICE/ LIST PRICE NEW	
Described Automobile(s) as defined in Schedule 1 providing Transportation Services									
INSURANCE COVERAGES	AUTOMOBILE #			AUTOMOBILE #			AUTOMOBILE #		
Liability	Limit	Premium	Premium for Occ. Driver	Limit	Premium	Premium for Occ. Driver	Limit	Premium	Premium for Occ. Driver
Bodily Injury	\$2,000,000	INCL.							
Property Damage									
Accident Benefits (Standard Benefits)	As stated in Section 4 of Policy	INCL.		As stated in Section 4 of Policy			As stated in Section 4 of Policy		
Optional Increased Accident Benefits	Limit	Premium	Premium for Occ. Driver	Limit	Premium	Premium for Occ. Driver	Limit	Premium	Premium for Occ. Driver
Income Replacement (\$600/\$800/\$1,000)	up to \$ per week			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			As stated in Section 4 of Policy		
Medical, Rehabilitation & Attendant Care (\$130,000)									
Medical, Rehabilitation & Attendant Care (\$1,000,000)									
Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)									
Death & Funeral									
Dependant Care									
Indexation Benefit (Consumer Price Index)									
Uninsured Automobile	As stated in Section 5 of Policy	INCL.		As stated in Section 5 of Policy			As stated in Section 5 of Policy		
Direct Compensation – Property Damage*	Deductible	Premium	Premium for Occ. Driver	Deductible	Premium	Premium for Occ. Driver	Deductible	Premium	Premium for Occ. Driver
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.	As per EPCF 21A1 Attached.	INCL.							
Loss or Damage**	Deductible	Premium	Premium for Occ. Driver	Deductible	Premium	Premium for Occ. Driver	Deductible	Premium	Premium for Occ. Driver
Specified Perils (excluding Collision or Upset)									
Comprehensive (excluding Collision or Upset)	As per EPCF 21A1 Attached								
Collision or Upset	As per EPCF 21A1 Attached								
All Perils									
OPCF 44R Family Protection Coverage	\$2,000,000	INCL.							
Subtotals	Occ Driver			Occ Driver			Occ Driver		
	Premium	INCL.		Premium			Premium		
Auto No	Policy Change Forms (EPCF/OPCF No. and Name, including limit if applicable)								EPCF/OPCF Premium
	EPCF 21A1 Monthly Reporting Basis Fleet Coverage for Ontario Carsharing Endorsement								INCL
	EPCF 5C Carsharing Endorsement								INCL
	EPCF 5D Conversion Coverage for Carsharing (rented or leased automobiles)								INCL

(HEREINAFTER CALLED THE INSURER)

Total Policy Premium	INCL.	Tax		Total Policy Cost	INCL.
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Method of Payment	See Attached Invoice	Minimum Non-Refundable Premium
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Type of Payment Plan	Total Policy Premium	Tax	Interest	Total Payable
Amount Paid with Application	Amount Still Due	No. of Remaining Instalments	Amount of Each Instalment	Instalment Due Date

RATING INFORMATION

Driver No.	Driver Name	Age	Marital Status	Years Lic.	Driver's Training	Assignment to Auto				Convictions		
						Principal	Secondary	Occasional	Excluded	Serious	Major	Minor
AS KNOWN TO THE INSURER												
Auto No.	Chargeable Claims				Surcharges				Discounts			
	Date of Loss (yyyy/mm/dd)	BI	PD	AB	COLL/AP	%	Description	%	Description			
AS PER EPCF 21A1 ATTACHED												
Auto No.	Kilometres Driven		Gross Vehicle Weight Rating (Commercial Vehicles Only)	Class Description								
	Annually	To Work (One Way)		Class	Description							
AS PER EPCF 21A1 ATTACHED												
Auto No.	Driving Record					Rate Group					Rating Territory	
	BI	PD	AB	DCPD	COLL/AP	Vehicle Code	AB	DCPD	COLL/AP	COMP/SP	Terr Code	Description
AS PER EPCF 21A1 ATTACHED												

REMARKS

<p>This Certificate is proof of a contract of insurance between the Named Insured and the Insurer, subject in all respects to the Ontario Automobile Policy (OAP 1). In return for the premium charged and the statements contained in the Application, the contract provides the coverage outlined in this Certificate. You only have a particular coverage for a specific automobile if this Certificate shows a premium for it, or shows the coverage is provided at no cost. All other terms of the Policy remain the same unless stated otherwise in this Certificate. Your Insurer will provide you with a copy of the Policy if you request it. This Certificate is only valid if it is signed by an authorized representative of the Insurer. For purposes of the Insurance Companies Act (Canada), this document was issued in the course of the Insurer's insurance business in Canada.</p>	President and Chief Executive Officer
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<p>This is a brief explanation of the insurance outlined in this Certificate.</p> <p>Liability Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile accident. 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.</p> <p>Accident Benefits Your insurance company is obligated to explain details of Accident Benefits coverage to you.</p> <p>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: income replacement; medical, rehabilitation and attendant care; optional catastrophic impairment; caregiver, housekeeping and home maintenance; death and funeral; dependant care; and an indexation benefit.</p> <p>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.</p>	<p>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.</p> <p>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.</p> <p>There are four types of coverages:</p> <ul style="list-style-type: none"> • 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.
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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 \$250,000 for the first offence and a maximum fine of \$500,000 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 14 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.

CANCELLATION REQUEST			
(Fill out and sign when you cancel your policy)			
In return for the unearned portion of the premium, if any, this policy is cancelled. Any interim and renewal certificates are no longer valid.			
Policy No.			Signature of Named Insured
_____ a.m.	_____ p.m.	_____ Effective date of cancellation	_____ Signature of Lienholder/Mortgagee/Lessor

EPCF 21A1

**MONTHLY REPORTING BASIS FLEET COVERAGE FOR ONTARIO CARSHARING
ENDORSEMENT**

Issued To: Named Insureds as per Schedule 1	Effective Date of Change Year Month Day 2024 11 15	Policy No.: 6962420
Broker: McFarlan Rowlands Insurance Brokers Inc.		Broker No.: 6990

It is agreed that:

- (a)** The policy shall provide insurance with respect to all automobiles licensed or required to be licensed in Ontario which 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 on which the insured as lessee is required to provide insurance under a written lease agreement.

Lessor(s) Name(s) and Address(es)

As per Lessors Schedule (Carsharing-Ontario) attached.

- (iii) leased for a period in excess of 30 days under a written lease agreement from a lessor other than those listed above providing the name and address of such lessor is reported to the insurer within 14 days following the date of delivery of the first such leased automobile to the insured;
- (b)** 1. We will provide, only for automobiles described in (a) (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. We will also provide, only for automobiles described in (a) (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	LOSS OR DAMAGE COVERAGES			
		Specified Perils	Comprehensive	Collision or Upset	All Perils
	Deductible \$	Deductible \$	Deductible \$	Deductible \$	Deductible \$
Described Vehicles as Defined in Schedule 1	\$30000 <small>This is subject to the condition in section (h).</small>		\$30000 <small>This is subject to the condition in section (h).</small>	\$30000 <small>This is subject to the condition in section (h).</small>	
Any type of use or description of automobiles not listed.					
Change Forms attached to the policy		OPCF 44R, EPCF 5D, EPCF 5C			

(c) The schedule of automobiles filed with the insurer includes all automobiles, as set out in (a) above, at the effective date of the Policy or renewal

NO COVERAGE IS PROVIDED BY THIS CHANGE FORM ON ANY AUTOMOBILE OWNED OR LEASED BY THE INSURED PRIOR TO THE EFFECTIVE DATE OF THE POLICY WHICH IS NOT INCLUDED ON THE SCHEDULE OF AUTOMOBILES FILED WITH THE INSURER UNTIL A REQUEST FOR COVERAGE HAS BEEN FILED WITH THE INSURER.

(d) The total premium stated in the Policy is an advance premium only and is due and payable at the effective date of the Policy.

(e) The premium for this Policy is based on the following rates per INCL and the estimated total of

Receipts Mileage Other for the policy period is:

(State Applicable Basis of Rating)

Insurance Coverages	Rate
Liability	INCL
Accident Benefits (Standard Benefits)	INCL
Optional Increased Accident Benefits	NOT COVERED
(x) Coverage Required	
<input type="checkbox"/> Income Replacement (\$600 / \$800 / \$1,000) (up to \$ _____ per week)	
<input type="checkbox"/> Medical, Rehabilitation & Attendant Care (<input type="checkbox"/> \$130,000 or <input type="checkbox"/> \$1,000,000)	
<input type="checkbox"/> Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	
<input type="checkbox"/> Caregiver, Housekeeping & Home Maintenance	
<input type="checkbox"/> Death & Funeral	
<input type="checkbox"/> Dependant Care	
<input type="checkbox"/> Indexation Benefit (Consumer Price Index)	
Uninsured Automobile	INCL
Direct Compensation - Property Damage	INCL
Loss or Damage	
Specified Perils	NOT COVERED
Comprehensive	INCL
Collision or Upset	INCL
All Perils	NOT COVERED
Change forms as attached to the policy:	INCL
Total Rate excluding Tax	INCL

(f) On or before the fifteenth of each month during the policy period the insured shall render to the insurer a statement of the actual amount of Receipts Mileage Other (State Applicable Basis of Rating) for the preceding month.

Upon receipt of this statement (from the insured) the earned premium shall be computed monthly by applying the rates specified in paragraph (e) and is due and payable as agreed between the insurer and insured.

(g) The insurer shall have the right and opportunity, whenever the insurer so desires, to examine the books and records of the insured insofar as they relate to the premium basis or subject matter of the Policy.

(h) The stated deductible applicable to Direct Compensation – Property Damage, Collision and Comprehensive coverage is paid solely by the Carsharing Company, as per the EPCF 5C to the insurer for the described automobile(s) as defined in Schedule 1.

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

Date	
YYYY MM DD	Signature of Insured

SCHEDULE 1
(ATTACHED TO THE CERTIFICATE OF AUTOMOBILE INSURANCE)

Insurer: Definity Insurance Company	Policy No.:6962420
Issued to: Turo Inc. (Canadian Operations) and any Carsharing Lessor	Effective Date: Nov. 15, 2024 12:01 a.m. standard time
Broker: McFarlan Rowlands Insurance Brokers Inc.	Broker No.: 6990

It is hereby declared and agreed that:

- (i) The Name of the Insured appearing in the Certificate of Automobile Insurance shall read:
Turo Inc. (Canadian Operations) and any Carsharing Lessor.

“Carsharing Company” means a business entity that uses a Carsharing System to connect Carsharing Lessors with Carsharing Lessees for the purpose of Carsharing.

“Carsharing Lessor” means a person who by agreement, rents his/her automobile to a Carsharing Lessee through the business of Carsharing facilitated by the named insured.

“Carsharing Lessee” means a person who rents the automobile from a Carsharing Lessor through the business of Carsharing facilitated by the named insured. The Carsharing Lessee shall include any person who with the consent of the Carsharing Lessee is in possession of or who operates the automobile.

“Carsharing” means a service through which a Carsharing Lessor makes his/her automobile available for use to a Carsharing Lessee as a rented automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Carsharing Lessor for which coverage is available under the Carsharing Lessor’s own personal automobile insurance policy and not excluded under 1.8.3 of same.

“Carsharing System” means an online-enabled application on a mobile or web-based device which serves as a platform for the purpose of Carsharing.

“Described Automobiles” means automobiles rented by the Carsharing Lessors for the purpose of Carsharing, which are licensed, plated and originating from the province of Ontario.

TO BE READ IN CONJUNCTION WITH THE “EPCF 5C - CARSHARING ENDORSEMENT” WHICH FORMS PART OF THE POLICY TO WHICH THIS SCHEDULE 1 IS ATTACHED.

EPCF 5C CARSHARING ENDORSEMENT

Issued To Named Insureds as per Schedule 1	Effective Date of Change Year Month Day 2024 11 15	Policy Number 6962420
See your Certificate of Automobile Insurance for which automobile(s) this change applies to.		

1. Purpose of This Change

This change is part of your policy. It removes the limitation in section 1.8.3 of your policy, "Rented or Leased Automobile" and permission is hereby given for the automobile(s) to be rented or leased but only with respect to Carsharing during the Delivery Period and Rental Period and provided that any period of any such renting or leasing to any one person does not exceed thirty (30) consecutive days.

2. What We Will Cover

(a) Section 3.2 of the Policy ("Who is Covered") is amended to read as follows:

"you are covered when you, or anyone else in the possession of the automobile during the Rental Period and Delivery Period with your consent, uses or operates it or rents or leases it from you while in the course of Carsharing. We will consider these other people insured persons under this policy but the coverage provided by this policy is excess to any third party liability coverage available to the other insured people, including the Carsharing Lessee and driver, under any other automobile liability policy, but shall provide primary coverage to the Carsharing Lessor, the policy to which this endorsement is attached shall at all times respond prior to the Carsharing Lessor's policy, except for you, this policy does not provide any defence for the other insured people if they are entitled to a defence under any other automobile policy."

(b) Section 3.5.1 of the Policy ("Property Not Covered") is amended to read as follows: Under this Section, we will not cover claims for damage to property carried in or upon the automobile, or claims for damages to other property owned or rented by, or in the care, custody or control of the Carsharing Lessee or other insured persons.

3. Coverage Priorities

(a) For the purposes of determining priority in respect of claims made for Statutory Accident Benefits by a Carsharing Lessee, driver, passenger, pedestrian or cyclist, pursuant to s.268 of the *Insurance Act*, this Policy will respond subsequent to the insurer of an automobile in respect

of which such claimants are an insured but this policy shall respond prior to any other automobile liability policy available to a Carsharing Lessor.

- (b) For the purposes of determining the order in which third party liability provisions of any policies respond under s.277(1.1) of the *Insurance Act*, in respect of a claim made for loss or damage for bodily injury or death arising directly or indirectly from the use or operation of the automobile that is leased by the Carsharing Lessor for the business of Carsharing during the Rental Period and Delivery Period, this policy shall respond prior to any other policy under which the Carsharing Lessor, or the person to whom the Carsharing Lessor leases the automobile, is entitled to indemnity as an insured under a contract of insurance.
- (c) For the purposes of s.267.12 (1) (a) of the *Insurance Act* (Ontario), this policy shall be deemed to have been issued only to the Carsharing Lessee of the automobile, and not to the Carsharing Lessor.

4. What We Will Not Cover

We will not cover the automobile while used for any other purpose other than for the business of Carsharing during the Rental Period and Delivery Period.

Definitions

1. "Rental Period"

In this endorsement "Rental Period" means:

The Rental Period would start at the earliest of:

- (a) The start of the Reservation Time on the Carsharing System; or
- (b) When the Carsharing Lessor of an automobile provides the Carsharing Lessee with the care, custody and control of the rented automobile which may be evidenced with the delivery of the keys, but only if the care custody and control is provided on the same calendar day as the start of the Reservation Time on the Carsharing System.

The Rental Period would end at the latest of:

- (a) The end of the Reservation Time indicated on the Carsharing System; or
- (b) The intent to terminate the reservation is expressly communicated to the Carsharing Company, but only if the intended termination is on the same calendar day as the end of the Reservation Time indicated on the Carsharing System; or
- (c) The automobile is:
 - (i) returned to a location specified by the Carsharing Lessor of the rented automobile or the Carsharing Company;
 - (ii) retrieved by the Carsharing Lessor of the rented automobile (or their designee);

but only if (i) or (ii) occur within twenty-four hours of the end of the Reservation Time as indicated on the Carsharing System unless there are circumstances beyond the Carsharing Lessee's control which impede their ability to return the car prior to the Reservation Time. Any period falling after the twenty-four hour period from the end of the Reservation Time as indicated on the Carsharing System, the Carsharing Lessee must have the express consent from the Carsharing Lessor or the Carsharing Company to maintain care, custody and control of the rented automobile, otherwise coverage under this policy will cease to apply.

2. "Carsharing"

In this endorsement "Carsharing" means a service through which a Carsharing Lessor makes his/her automobile available for use to a Carsharing Lessee as a rented automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Carsharing Lessor for which coverage is available under the Carsharing Lessor's own personal automobile insurance policy and not excluded under 1.8.3 of same.

3. "Delivery Period"

In this endorsement the "Delivery Period" means the period of time between the Carsharing Lessor's departure location to the delivery address as specified in the Carsharing System for the purpose of Carsharing, which shall not exceed two (2) hours, unless circumstances arise which are beyond the Carsharing Lessor's control that impede his/her ability to deliver the automobile, in which case the delivery of the automobile shall not exceed twenty-four (24) hours.

4. "Carsharing Lessee"

In this endorsement "Carsharing Lessee" means a person who rents the automobile from a Carsharing Lessor through the business of Carsharing facilitated by the named insured. The Carsharing Lessee shall include any person who with the consent of the Carsharing Lessee is in possession of or who operates the automobile.

5. "Carsharing Lessor"

In this endorsement "Carsharing Lessor" means a person who by agreement, rents his/her automobile to a Carsharing Lessee through the business of Carsharing facilitated by the named insured.

6. "Carsharing System"

In this endorsement "Carsharing System" means an online-enabled application on a mobile or web-based device which serves as a platform for the purpose of Carsharing.

7. "Carsharing Company"

In this endorsement "Carsharing Company" means a business entity that uses a Carsharing System to connect Carsharing Lessors with Carsharing Lessees for the purpose of Carsharing.

8. "Reservation Time"

In this endorsement "Reservation Time" means the time agreed to by the Carsharing Lessor and Carsharing Lessee for pick up and drop off an automobile through the Carsharing System.

Except as otherwise provided in this change form, all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

**EPCF 5D CONVERSION COVERAGE FOR
CARSHARING (rented or leased automobiles)**

Issued to	Effective Date of Change			Policy Number
Named Insureds as per Schedule 1	Year	Month	Day	
	2024	11	15	6962420
See your Certificate of Automobile Insurance for which automobile(s) this change applies to.				

In consideration of a premium as stated in the Certificate of Automobile Insurance, it is agreed that while the automobile is rented by the Carsharing Lessor for the purpose of Carsharing during the Delivery Period and/or the Rental Period, the exclusion under 7.2.1 of Section 7, "Loss or Damage Coverages" of the Policy to which this change form is attached is amended so that the first bullet point after the example reads as follows

We won't pay for loss or damage:

resulting from a dishonest claim of ownership, illegal disposal, or theft of the automobile by anyone who has legal possession of it under a written agreement (a mortgage, conditional sale or other similar agreement) except a lease;

Each dishonest claim of ownership, illegal disposal or theft with respect to which indemnity is provided by this change form shall give rise to a separate claim in respect of which the insurer's liability shall be limited to the amount of loss or damage in excess of \$30000 or as stated in the Certificate of Automobile Insurance, payable by the Carsharing Company.

Definitions

1. "Rental Period"

In this endorsement "Rental Period" means:

The Rental Period would start at the earliest of:

- (a) The start of the Reservation Time on the Carsharing System; or
- (b) When the Carsharing Lessor of an automobile provides the Carsharing Lessee with the care, custody and control of the rented automobile which may be evidenced with the delivery of the keys, but only if the care custody and control is provided on the same calendar day as the start of the Reservation Time on the Carsharing System.

The Rental Period would end at the latest of:

- (a) The end of the Reservation Time indicated on the Carsharing System; or
- (b) The intent to terminate the reservation is expressly communicated to the Carsharing Company, but only if the intended termination is on the same calendar day as the end of the Reservation Time indicated on the Carsharing System; or
- (c) The automobile is:
 - (i) returned to a location specified by the Carsharing Lessor of the rented automobile or the Carsharing Company;
 - (ii) retrieved by the Carsharing Lessor of the rented automobile (or their designee);

but only if (i) or (ii) occur within twenty-four hours of the end of the Reservation Time as indicated on the Carsharing System unless there are circumstances beyond the Carsharing Lessee's control which impede their ability to return the car prior to the Reservation Time. Any period falling after the twenty-four hour period from the end of the Reservation Time as indicated on the Carsharing System, the Carsharing Lessee must have the express consent from the Carsharing Lessor or the Carsharing Company to maintain care, custody and control of the rented automobile, otherwise coverage under this policy will cease to apply.

2. "Carsharing"

In this endorsement "Carsharing" means a service through which a Carsharing Lessor makes his/her automobile available for use to a Carsharing Lessee as a rented automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Carsharing Lessor for which coverage is available under the Carsharing Lessor's own personal automobile insurance policy and not excluded under 1.8.3 of same.

3. "Delivery Period"

In this endorsement the "Delivery Period" means the period of time between the Carsharing Lessor's departure location to the delivery address as specified in the Carsharing System for the purpose of Carsharing, which shall not exceed two (2) hours, unless circumstances arise which are beyond the Carsharing Lessor's control that impede his/her ability to deliver the automobile, in which case the delivery of the automobile shall not exceed twenty-four (24) hours.

4. "Carsharing Lessee"

In this endorsement "Carsharing Lessee" means a person who rents the automobile from a Carsharing Lessor through the business of Carsharing facilitated by the named insured. The Carsharing Lessee shall include any person who with the consent of the Carsharing Lessee is in possession of or who operates the automobile.

5. "Carsharing Lessor"

In this endorsement "Carsharing Lessor" means a person who by agreement, rents his/her automobile to a Carsharing Lessee through the business of Carsharing facilitated by the named insured.

6. "Carsharing System"

In this endorsement "Carsharing System" means an online-enabled application on a mobile or web-based device which serves as a platform for the purpose of Carsharing.

7. "Carsharing Company"

In this endorsement "Carsharing Company" means a business entity that uses a Carsharing System to connect Carsharing Lessors with Carsharing Lessees for the purpose of Carsharing.

8. "Reservation Time"

In this endorsement "Reservation Time" means the time agreed to by the Carsharing Lessor and Carsharing Lessee for pick up and drop off an automobile through the Carsharing System.

Except as otherwise provided in this change form, all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

LESSORS SCHEDULE (FOR CARSHARING-ONTARIO)

Attached to the Certificate of Automobile

Insurance (Ontario) and forming part of Policy No.: 6962420

Named Insured: Named Insureds as per Schedule 1

Effective Date: November 15, 2024

Broker Name: McFarlan Rowlands Insurance Brokers Inc.

No.: 6990

It is hereby declared and agreed that the name of the Lessor in the Certificate of Automobile Insurance shall include all Lessors leasing an automobile to the Carsharing Lessor.

“**Carsharing**” means a service through which a Carsharing Lessor makes his/her automobile available for use to a Carsharing Lessee as a rent ed automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Carsharing Lessor for which coverage is available under the Carsharing Lessor’s own personal automobile insurance policy and not excluded under 1.8.3 of same.

“**Carsharing Lessee**” means a person who rents the automobile from a Carsharing Lessor through the business of Carsharing facilitated by the named insured. The Carsharing Lessee shall include any person who with the consent of the Carsharing Lessee is in possession of or who operates the automobile.

“**Carsharing Lessor**” means a person who by agreement, rents his/her automobile to a Carsharing Lessee through the business of Carsharing facilitated by the named insured.

“**Carsharing System**” means an online-enabled application on a mobile or web-based device which serves as a platform for the purpose of Carsharing.

“**Carsharing Company**” means a business entity that uses a Carsharing System to connect Carsharing Lessors with Carsharing Lessees for the purpose of Carsharing.

LIENHOLDERS (TO WHOM LOSSES MAY BE JOINTLY PAYABLE) SCHEDULE (FOR CARSHARING-ONTARIO)

Attached to the Certificate of Automobile

Insurance (Ontario) and forming part of Policy No.: 6962420

Named Insured: Named Insureds as per Schedule 1

Effective Date: November 15, 2024

Broker Name: McFarlan Rowlands Insurance Brokers Inc.

No.: 6990

It is hereby declared and agreed that the name of the Lienholder in the Certificate of Automobile Insurance shall include all Lienholders who have a registered lien on an automobile owned or leased by a Carsharing Lessor.

“**Lienholders**” means in respect of an automobile, any persons who have a registered lien on an automobile owned or leased by a Carsharing Lessor.

“**Carsharing**” means a service through which a Carsharing Lessor makes his/her automobile available for use to a Carsharing Lessee as a rent ed automobile through an application on a mobile or web-based device facilitated by the named insured. This definition does not include any personal use of the automobile by the Carsharing Lessor for which coverage is available under the Carsharing Lessor’s own personal automobile insurance policy and not excluded under 1.8.3 of same.

“**Carsharing Lessee**” means a person who rents the automobile from a Carsharing Lessor through the business of Carsharing facilitated by the named insured. The Carsharing Lessee shall include any person who with the consent of the Carsharing Lessee is in possession of or who operates the automobile.

“**Carsharing Lessor**” means a person who by agreement, rents his/her automobile to a Carsharing Lessee through the business of Carsharing facilitated by the named insured.

“**Carsharing System**” means an online-enabled application on a mobile or web-based device which serves as a platform for the purpose of Carsharing.

“**Carsharing Company**” means a business entity that uses a Carsharing System to connect Carsharing Lessors with Carsharing Lessees for the purpose of Carsharing.

**OPCF 44R
FAMILY PROTECTION COVERAGE**

Insurer: Definity Insurance Company	Policy No.: 6962420
Issued to: Named Insureds as per Schedule 1	Effective Date: 15-Nov-2024 12:01 a.m. standard time (dd-mmm-yyyy)
Broker: McFarlan Rowlands Insurance Brokers Inc.	Broker No.: 6990

DEFINITIONS

1. Subject to section 2, in this change form,
 - 1.1 "automobile" means a vehicle for which motor vehicle liability insurance would be required if it were subject to the law of Ontario.
 - 1.2 "dependent relative" means
 - (a) a person who is principally dependent for financial support upon the named insured or his or her spouse, and who is
 - (i) under the age of 18 years;
 - (ii) 18 years or over and is mentally or physically incapacitated;
 - (iii) 18 years or over and in full time attendance at a school, college or university;
 - (b) a relative of the named insured or of his or her spouse, who is principally dependent on the named insured or his or her spouse for financial support;
 - (c) a relative of the named insured or of his or her spouse, who resides in the same dwelling premises as the named insured; and
 - (d) a relative of the named insured or of his or her spouse, while an occupant of the described automobile, a newly acquired automobile, or a temporary substitute automobile, as defined in the Policy.

BUT subsections 1.2(c) and 1.2(d) apply only where the person injured or killed is not an insured person as defined in the family protection coverage of any other policy of insurance or does not own, or lease for more than 30 days, an automobile which is licensed in any jurisdiction of Canada where family protection coverage is available.
 - 1.3 "eligible claimant" means
 - (a) the insured person who sustains bodily injury; and
 - (b) any other person who, in the jurisdiction in which an accident occurs, is entitled to maintain an action against the inadequately insured motorist for damages because of bodily injury to or death of an insured person.
 - 1.4 "family protection coverage" means the insurance provided by this change form and any similar indemnity provided under any other contract of insurance.
 - 1.5 "inadequately insured motorist" means
 - (a) the identified owner or identified driver of an automobile for which the total motor vehicle liability insurance or bonds, cash deposits or other financial guarantees as required by law in lieu of insurance, obtained by the owner or driver is less than the limit of family protection coverage; or
 - (b) the driver or owner of an uninsured automobile or unidentified automobile as defined in Section 5, "Uninsured Automobile Coverage" of the Policy.

PROVIDED THAT

- (A) where an eligible claimant is entitled to recover damages from an inadequately insured motorist and the owner or operator of any other automobile, for the purpose of
 - (i) (a) above, and
 - (ii) determining the insurer's limit of liability under section 4 of this change form, the limit of motor vehicle liability insurance shall be deemed to be the aggregate of all limits of motor vehicle liability insurance and all bonds, cash deposits or other financial guarantees as required by law in lieu of such insurance, for all of the automobiles;
- (B) where an eligible claimant is entitled to recover damages from the identified owner or identified driver of an uninsured automobile as defined in Section 5 of the Policy, for the purpose of
 - (i) (a) and (b) above; and
 - (ii) determining the limit of coverage under section 4 of this change form; other uninsured automobile coverage available to the eligible claimant shall be taken into account as if it were motor vehicle liability insurance with the same limits as the uninsured automobile coverage;
- (C) where an eligible claimant alleges that both the owner and driver of an automobile referred to in clause 1.5(b) cannot be determined, the eligible claimant's own evidence of the involvement of such automobile must be corroborated by other material evidence; and

- (D) "other material evidence" for the purposes of this section means
 - (i) independent witness evidence, other than evidence of a spouse as defined in section 1.10 of this change form or a dependent relative as defined in section 1.2 of this change form; or
 - (ii) physical evidence indicating the involvement of an unidentified automobile.

1.6 "insured person" means

- (a) the named insured and his or her spouse and any dependent relative of the named insured and his or her spouse, while
 - (i) an occupant of the described automobile, a newly acquired automobile or a temporary substitute automobile as defined in the Policy;
 - (ii) an occupant of any other automobile except where the person leases the other automobile for a period in excess of 30 days or owns the other automobile, unless family protection coverage is in force in respect of the other automobile; or
 - (iii) not an occupant of an automobile who is struck by an automobile; and
- (b) if the named insured is a corporation, an unincorporated association, partnership, sole proprietorship or other entity, any officer, employee or partner of the named insured for whose regular use the described automobile is provided and his or her spouse and any dependent relative of either, while
 - (i) an occupant of the described automobile, a newly acquired automobile or a temporary substitute automobile as defined in the Policy;
 - (ii) an occupant of an automobile other than
 - (a) the automobile referred to in (i) above;
 - (b) an automobile leased by the named insured for a period in excess of 30 days; or
 - (c) an automobile owned by the named insured,PROVIDED family protection coverage is in force in respect of the other automobile, or
 - (iii) not an occupant of an automobile, who is struck by an automobile;

EXCEPT THAT

where the Policy has been changed to grant permission to rent or lease the described automobile for a period in excess of 30 days, any reference to the named insured shall be construed as a reference to the lessee specified in that change form.

- 1.7 "limit of family protection coverage" means the amount set out in the Certificate of Automobile Insurance with respect to this change form, but if no amount is set out in the Certificate, the limit for liability coverage set out in the Certificate with respect to the automobile to which this change form applies is the limit of family protection coverage.

- 1.8 "limit of motor vehicle liability insurance" means the amount stated in the Certificate of Automobile Insurance as the limit of liability of the insurer with respect to liability claims, regardless of whether the limit is reduced by the payment of claims or otherwise;

PROVIDED THAT in the event that an insurer's liability under a policy is reduced by operation of law to the statutory minimum limits in a jurisdiction because of a breach of the Policy, the statutory minimum limits are the limits of motor vehicle liability insurance in the Policy.

- 1.9 "Policy" means the Policy to which this change form is attached.

1.10 Spouse means either of two persons who:

- (a) are married to each other;
- (b) have together entered into a marriage that is voidable or void, in good faith on the part of the person making a claim under this policy; or
- (c) have lived together in a conjugal relationship outside marriage,
 - (i) continuously for a period of not less than three years, or
 - (ii) in a relationship of some permanence, if they are the natural or adoptive parents of a child.

- 1.11 "uninsured automobile" means an automobile with respect to which neither the owner nor driver thereof has applicable and collectible bodily injury liability and property damage liability insurance for its ownership, use or operation, but does not include an automobile owned by or registered in the name of the insured or his or her spouse.

2. The definitions in section 1 apply as of the time of the happening of an accident for which indemnity is provided under this change form.

INSURING AGREEMENT

3. In consideration of a premium of \$INC or as stated in the Certificate of Automobile Insurance to which this change form is attached, the insurer shall indemnify an eligible claimant for the amount that he or she is legally entitled to recover from an inadequately insured motorist as compensatory damages in respect of bodily injury to or death of an insured person arising directly or indirectly from the use or operation of an automobile.

LIMIT OF COVERAGE UNDER THIS CHANGE FORM

4. The insurer's maximum liability under this change form, regardless of the number of eligible claimants or insured persons injured or killed or the number of automobiles insured under the Policy, is the amount by

which the limit of family protection coverage exceeds the total of all limits of motor vehicle liability insurance, or bonds, or cash deposits, or other financial guarantees as required by law in lieu of such insurance, of the inadequately insured motorist and of any person jointly liable with that motorist.

5. Where this change form applies as excess, the insurer's maximum liability under this change form is the amount calculated under section 4 of this change form, less the amounts available to eligible claimants under any first loss insurance referred to in Section 18 of this change form.

AMOUNT PAYABLE PER ELIGIBLE CLAIMANT

6. The amount payable to an eligible claimant under this change form shall be calculated by determining the amount of damages the eligible claimant is legally entitled to recover from the inadequately insured motorist, and deducting from that amount the aggregate of the amounts referred to in Section 7 of this change form, but in no event shall the insurer be obliged to pay an amount in excess of the limit of coverage as determined under Sections 4 and 5 of this change form.
7. The amount payable under this change form to an eligible claimant is excess to an amount received by the eligible claimant from any source, other than money payable on death under a policy of insurance, and is excess to amounts that were available to the eligible claimant from
 - (a) the insurers of the inadequately insured motorist, and from bonds, cash deposits or other financial guarantees given on behalf of the inadequately insured motorist;
 - (b) the insurers of a person jointly liable with the inadequately insured motorist for the damages sustained by an insured person;
 - (c) the Société de l'assurance automobile du Québec;
 - (d) an unsatisfied judgment fund or similar plan in a jurisdiction other than Ontario, or which would have been payable by such fund or plan had this change form not been in effect;
 - (e) the uninsured automobile coverage of a motor vehicle liability policy;
 - (f) an automobile accident benefits plan applicable in the jurisdiction in which the accident occurred;
 - (g) a law or policy of insurance providing disability benefits or loss of income benefits or medical expense or rehabilitation benefits;
 - (h) any applicable Workers' Compensation Act or similar law of the jurisdiction in which the accident occurred;
 - (i) the family protection coverage of another motor vehicle liability policy.
8. If the insurer is presented with claims by more than one eligible claimant and the total amount payable to the eligible claimants exceeds the limit of the insurer's liability under sections 4 and 5 of this change form, the insurer shall pay to each eligible claimant a pro rata portion of the amount otherwise payable to each eligible claimant; and if payments are made to eligible claimants prior to the receipt of actual notice of any additional claim, the limits in sections 4 and 5 shall be the amount calculated under those sections less the amounts paid to the prior eligible claimants.

DETERMINATION OF THE AMOUNT RECOVERABLE

9. The amount that an eligible claimant is entitled to recover shall be determined in accordance with the procedures set forth for determination of the issues of quantum and liability under Section 5 of the Policy "Uninsured Automobile Coverage".
10. In determining the amount that an eligible claimant is entitled to recover from the inadequately insured motorist, issues of quantum shall be decided in accordance with the law of Ontario, and issues of liability shall be decided in accordance with the law of the place where the accident occurred.
11. In determining any amounts that an eligible claimant is entitled to recover, no amount shall be included with respect to prejudgment interest which accumulated prior to notice as required by section 15 of this change form.
12. In determining any amount that an eligible claimant is entitled to recover, no amount shall be included with respect to punitive, exemplary, aggravated or other damages awarded in whole or in part because of the conduct of the inadequately insured motorist or the person jointly liable with him or her, unless these damages are for the purpose of compensating the eligible claimant for losses actually incurred.
13. In determining any amounts an eligible claimant is entitled to recover from an inadequately insured motorist, no amount shall be included with respect to costs.
14. For the purposes of this change form the findings of a court with respect to issues of quantum or liability are not binding on the insurer unless the insurer was provided with a reasonable opportunity to participate in those proceedings as a party.

PROCEDURES

15. The following requirements are conditions precedent to the liability of the insurer to an eligible claimant under this change form:
 - (a) the eligible claimant shall promptly give written notice, with all available particulars, of any accident involving injury to or death of an insured person and of any claim made on account of the accident;
 - (b) the eligible claimant shall, upon request, provide details of any policies of insurance other than life insurance to which the eligible claimant may have recourse;
 - (c) the eligible claimant and the insured person shall submit to examination under oath, and shall produce for examination at such reasonable place and time as is designated by the insurer or its

representative, all relevant documents in their possession or control, and shall permit extracts and copies of them to be made.

16. Where an eligible claimant commences a legal action for damages for bodily injury or death against any other person owning or operating an automobile involved in the accident, a copy of the initiating process shall be delivered or sent by registered mail immediately to the chief agent or head office of the insurer in Ontario together with particulars of the insurance and loss.
17. Every action or proceeding against the insurer for recovery under this change form shall be commenced within 12 months of the date that the eligible claimant or his or her representative knew or ought to have known that the quantum of claims with respect to an insured person exceeded the minimum limits for motor vehicle liability insurance in the jurisdiction in which the accident occurred, but this requirement is not a bar to an action which is commenced within 2 years of the date of the accident.

MULTIPLE COVERAGES

18. The following rules apply where an eligible claimant is entitled to payment under family protection coverage under more than one policy:
 - (a) (i) if he or she is an occupant of an automobile, such insurance on the automobile in which the eligible claimant is an occupant is first loss insurance and any other such insurance is excess;
 - (ii) if he or she is not an occupant of an automobile, such insurance in any policy in the name of the eligible claimant is first loss insurance and any other such insurance is excess.
 - (b) all applicable first loss family protection coverage shall be apportioned on a pro rata basis, but in no event shall the aggregate payment under all such insurances exceed the highest limit of coverage provided by any one of such first loss insurances,
 - (c) the applicable first loss insurance shall be exhausted before recourse is made to excess insurances,
 - (d) all applicable excess family protection coverage shall be similarly apportioned on a pro rata basis, but in no event shall the aggregate payment under all such insurances exceed the highest limit of coverage as defined in section 5 of this change form, which is provided by any one of such excess insurances.

ACCIDENTS IN THE PROVINCE OF QUEBEC

19. This change form does not apply to an accident occurring in the Province of Quebec for which compensation is payable under the *Automobile Insurance Act* (Quebec) or under an agreement referred to in that Act.

SUBROGATION

20. Where a claim is made under this change form, the insurer is subrogated to the rights of the eligible claimant by whom a claim is made, and may maintain an action in the name of that person against the inadequately insured motorist and the persons referred to in section 7 of this change form.

ASSIGNMENT OF RIGHTS OF ACTION

21. Where a payment is made under this change form, the insurer is entitled to receive from the eligible claimant an assignment of all rights of action, whether judgment is obtained or not, and the eligible claimant undertakes to cooperate with the insurer, except in a pecuniary way, in the pursuit of any subrogated action or any right of action so assigned.

MISCELLANEOUS

22. If more than one automobile is insured under this Policy, this change form shall apply only to the automobile(s) described as automobile(s) number 1,2 in the schedule of automobiles attached to and forming part of this Policy, or as stated in the Certificate of Automobile Insurance. If this change form is designated with respect to more than one automobile, coverages shall be construed as if provided by separate policies of insurance with respect to each automobile to which this change form applies, subject to the provisions of section 18 of this change form.

Except as otherwise provided in this change form, all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.