

<b>Certificate Of Automobile Insurance (For Ridesharing - Ontario)</b>						 <b>Northbridge General Insurance Corporation</b> (Hereinafter called the Insurer)							
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.						Broker GILLONS' INSURANCE BROKERS LTD.		No. 6730218		Billing Method Policy Number CBC 0669282		Reason for Issuance New Business	
Named Insured and Primary Address  <b>Named Insureds as per Schedule 1</b> <b>274 Algoma Street South</b> <b>THUNDER BAY, ON, P7B 3C2</b>						Lessor's Name and Address  <b>As per Lessor's Schedule</b> <b>(For Ridesharing-Ontario) Attached</b>							
Policy Period From 12:01 a.m.		D M YR 06 04 2018		To 12:01 a.m.		D M YR 06 10 2018		All times are local times at the Named Insured's primary address shown on this Certificate.					
<b>DESCRIBED AUTOMOBILES</b>													
Auto No.	Model Year	Trade Name/Model		Body Type		V.I.N./Serial Number		# of Cyl	C.C.	Gross Vehicle Weight Rating	Price		
Described Automobiles, as defined in Schedule 1, providing transportation services originating in the province of Ontario.													
Lienholders (to whom loss may be jointly payable)  <b>As per Lienholders (to whom loss may be jointly payable) Schedule (For Ridesharing-Ontario) Attached.</b>													
<b>RATING INFORMATION</b>													
Auto No.	Class	Driving Record BI PD/DCPD AB COLL/AP			Vehicle Code	Rate Group ACC.BEN DCPD COLL/AP COMP/SP			Territory	Com. Co. Use	At Fault Claims/Convictions Surcharge		
<b>As per OE 21T attached</b>													
<b>INSURANCE COVERAGES:</b>			<b>LIABILITY</b>						<b>OPCF 44R</b>		<b>ACCIDENT BENEFITS</b>		
Perils	Auto No.	Liability Limits		Bodily Injury	Property Damage		Direct Compensation - Property Damage *			Family Protection Endorsement		Standard Benefits	Uninsured Automobile
Limit		<b>\$1,000,000 Pre Acceptance Period</b> <b>\$2,000,000 Post Acceptance Period</b>					*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation - property damage.			Limits are the same as Liability Section unless Otherwise specified.		As stated in Section 4 of Policy.	As stated in Section 5 of Policy.
Deductible	<b>As per OE 21T attached</b>												
Prem. In Doll.					INCL.							INCL.	
<b>LOSS OR DAMAGE**</b>						POLICY CHANGE FORMS & OPTIONAL ACCIDENT BENEFITS TOTAL PER AUTOMOBILE				TOTAL PREMIUM PER AUTOMOBILE			
**This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.						See reverse side of document for details of Policy Change Forms & Optional Increased Accident Benefits.							
Perils	Auto No.	All Perils	Collision or Upset	Excluding Collision or Upset Comprehensive Specified Perils		Total Loss or Damage Premium							
Deductible	<b>As shown on OE21T</b>												
<b>It is a condition precedent to coverage under this policy for All Perils, Collision, Comprehensive and Specified Perils that the same coverage be in force at the time of loss on the Rideshare Vehicle Owner's OAP 1 or OAP 4 insuring the automobile.</b>								FORM # <b>OE 6T</b> <b>OE 21T</b> <b>And Others as per OE 6T attached.</b>					
Prem. in Doll.													
<b>Remarks:</b>  Please read reverse side for additional information on the rating of your policy. This is your Certificate of Automobile Insurance. Contact your Broker/Agent with any questions or if you require clarification regarding your coverage choices.						<b>TOTAL POLICY PREMIUM</b>				\$			
						<b>MINIMUM NON-REFUNDABLE PREMIUM</b>				\$			

Silvy Wright  
 President & CEO  
 Northbridge

Authorized Representative

Broker GILLONS' INSURANCE BROKERS LTD.		No. 6730218		Billing Method		Policy Number CBC 0669282		Reason for Issuance New Business	
Named Insured and Primary Address  <b>Named Insureds as per Schedule 1</b> <b>274 Algoma Street South</b> <b>THUNDER BAY, ON, P7B 3C2</b>									
Policy Period From 12:01 a.m.		D 06	M 04	YR 2018	To 12:01 a.m.	D 06	M 10	YR 2018	All times are local times at the Named Insured's primary address shown on this Certificate.

Driver Information					
Driver No.	Driver Name	Assignment To Vehicle			Territory Description
		Principal	Secondary	Occasional	

With limits as stated in Section 4 of Policy, the following Optional Increased Accident Benefits will be listed on OE 6T if purchased: Caregiver, Housekeeping & Home Maintenance; Medical & Rehabilitation & Attendant Care (\$130,000/\$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). Income Replacement (\$600/\$800/\$1000) will be listed on OE 6T with selected limit if purchased.

Surcharges, Discounts, Other Messages:

Broker GILLONS' INSURANCE BROKERS LTD.	No. 6730218	Billing Method	Policy Number CBC 0669282	Reason for Issuance New Business
Named Insured and Primary Address  Named Insureds as per Schedule 1 274 Algoma Street South THUNDER BAY, ON, P7B 3C2				
Policy Period From 12:01 a.m.	D M YR 06 04 2018	To 12:01 a.m. D M YR 06 10 2018	All times are local times at the Named Insured's primary address shown on this Certificate.	

**This is a brief explanation of the insurance outlined in this Certificate.**

**Liability** - Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile incident. 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.

**Accident Benefits** - Your insurance company is obligated to explain details of Accident Benefits coverage to you.

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.

**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.

**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.

**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. There are four types of coverages:

**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.

**OPCF No. 23A - Lienholder Protection - 1. Purpose of this Change - 1.1** This change is part of your policy. It protects the lienholder's interest in your automobile if you have a claim for a loss covered under Section 6: "Direct Compensation - Property Damage" and Section 7 of your policy, "Loss or Damage Coverages." **2. Joint Payment** - If we are settling a claim with you and your automobile is not repaired or the lost or damaged parts are not replaced, we will jointly pay you and the lienholder for any loss covered under Section 6 of your policy, "Direct Compensation - Property Damage" and Section 7 of your policy, "Loss or Damage Coverages." **3. Notifying the Lienholder** - If any coverage in Section 6 and/or in a subsection of Section 7 of your policy is cancelled, we must notify the lienholder in writing at least fifteen days before the cancellation. However, this obligation ends on the expiry date shown on this form. If you have purchased any coverage under Section 7 but do not cooperate with any reasonable arrangements we make to inspect your automobile, we must notify the lienholder in writing. The lienholder's rights under the coverage will not be affected except after 15 days following the date of mailing such notice. All other terms and conditions of your policy remain the same.

**THIS CERTIFICATE CONTAINS IMPORTANT INFORMATION ABOUT YOUR AUTOMOBILE INSURANCE.**

**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, 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 willfully 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.

**Cancellation Request** (To be filled out and sign in the event of cancellation).

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

Time \_\_\_\_\_ a.m.

\_\_\_\_\_ p.m.

Effective Date of Cancellation

Signature of Insured

Signature of Lienholder/Mortgagee/Lessor

**SCHEDULE 1**  
**(ATTACHED TO THE CERTIFICATE OF AUTOMOBILE INSURANCE (FOR RIDESHARING – ONTARIO))**

<b>Issued to:</b>	10311669 Canada Corp Inc. o/a URide	<b>Effective Date:</b>	April 6th, 2018
<b>Policy Number:</b>	CBC 0669282	<b>Broker:</b>	GILLONS' INSURANCE BROKERS LTD.

It is hereby declared and agreed that the Name of the Insured appearing in the Certificate of Automobile Insurance shall read: 10311669 Canada Corp Inc. o/a URide, any **Rideshare Driver** while in the pre-acceptance period or the post-acceptance period and any **Rideshare Vehicle Owner**.

**"Rideshare Driver"** shall only mean an individual that is operating an automobile in connection with the use of a **Digital Network** (i) while the driver has logged into a **Digital Network** and is available to receive requests to carry **Ridesharing** passenger(s); or (ii) while the automobile is en route to pick up a **Ridesharing** passenger(s) following the acceptance through a **Digital Network** of a request to transport such passenger(s); or (iii) while the automobile is carrying a **Ridesharing** passenger(s) including the dropping off of a **Ridesharing** passenger(s).

**"Rideshare Vehicle Owner"** means the owner of an automobile operated by a **Rideshare Driver** while in the pre-acceptance period or the post-acceptance period or, if the automobile is leased, the lessee of the automobile operated by the **Rideshare Driver** while in the pre-acceptance period or the post-acceptance period.

**"Digital Network"** is defined as any online-enabled application, software, website or system offered or utilized by a **Transportation Network Company** that enables **Ridesharing** with drivers.

**"Authorized Digital Network"** is any **Digital Network** listed in the Schedule below.

**Schedule of Authorized Digital Networks**

URide Rideshare platform

**"Ridesharing"** is defined as a service through which passengers obtain and pay for on-demand transportation provided by a **Rideshare Driver** through a **Digital Network** controlled by a **Transportation Network Company**. This definition does not include any usage of the automobile when the **Rideshare Driver** is not logged into and available to receive requests from a **Digital Network**, or for taxicab services or licensed limousine or livery services.

**"Transportation Network Company"** is defined as a business entity that uses a **Digital Network** to connect passengers to services provided by **Rideshare Driver(s)**.

**"Described Automobiles"** means automobiles operated by **Rideshare Drivers** while in the pre-acceptance period or the post-acceptance period.

**TO BE READ IN CONJUNCTION WITH THE "OE 6T - COVERAGE FOR RIDESHARING ENDORSEMENT" WHICH FORMS PART OF THE POLICY TO WHICH THIS SCHEDULE 1 IS ATTACHED.**

## ONTARIO ENDORSEMENT NO. 6T - COVERAGE FOR RIDESHARING ENDORSEMENT

Issued to:	Effective Date of Change Year      Month      Day	Policy Number
Named Insured Per Schedule 1	2018      04      06	CBC 0669282
See your Certificate of Automobile Insurance (For Ridesharing – Ontario) for which automobiles this change applies to:		
<b>COVERAGE AND LIMITS FOR LOSSES ARISING WHILE IN THE <b>PRE-ACCEPTANCE PERIOD</b>:</b>  Liability - Coverage Limit \$ <u>1,000,000</u>  All Perils, Collision, Comprehensive and Specified Perils (Subject to section 3 of this endorsement and the deductible as per OE 21T)  Family Protection Coverage ((OPCF 44R) with Coverage Limit of \$ <u>\$1,000,000</u> )	<b>COVERAGE AND LIMITS FOR LOSSES ARISING WHILE IN THE <b>POST-ACCEPTANCE PERIOD</b>:</b>  Liability - Coverage Limit \$ <u>2,000,000</u>  All Perils, Collision, Comprehensive and Specified Perils (Subject to section 3 of this endorsement and the deductible as per OE 21T)  Family Protection Coverage ((OPCF 44R) with Coverage Limit of \$ <u>2,000,000</u> ).  OPCF's 20, 43, 43A (Subject to section 3 of this endorsement)	

### 1. Purpose of This Change

This change is part of your policy. It removes one of the limitations in section 1.8.1 of your policy, "General Exclusion," to permit the automobile(s) to be used to carry paying passengers only in relation to the **Pre-Acceptance Period** and the **Post-Acceptance Period**.

### 2. What We Will Cover

We will provide primary coverage for the automobile(s) as outlined in the Certificate of Automobile Insurance (For Ridesharing – Ontario), only while the automobile is used in the **Pre-Acceptance Period** and the **Post-Acceptance Period**, subject to section 3. Limitation On Your Coverage and section 4 What We Will Not Cover of this endorsement.

For greater clarity, for the purpose of determining the order in which to pay Statutory Accident Benefits as set out under s. 268 of the *Insurance Act* in respect of claims made for Statutory Accident Benefits by a **Rideshare Driver**, this policy shall respond prior to any other policy of which the **Rideshare Driver** is an insured or named insured, subject to section 4. What We Will Not Cover of this endorsement.

For greater clarity, for the purpose 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 while in the **Pre-Acceptance Period** or the **Post-Acceptance Period**, this policy shall respond prior to any other policy under which the Lessor is entitled to indemnity as an insured named in a contract subject to section 4 What We Will Not Cover of this endorsement.

### 3. Limitation On Your Coverage

- 3.1 It is a condition precedent to coverage under this endorsement for All Perils, Collision, Comprehensive and Specified Perils that the same coverage be "in force"\* at the time of loss on the **Rideshare Vehicle Owner's** Ontario Automobile Policy (OAP 1) or Ontario Garage Automobile Policy (OAP 4) insuring the automobile.
- 3.2 It is a condition precedent to coverage under this endorsement for OPCF 20, that the vehicle be in the **Post-Acceptance Period** and that the same coverage be "in force"\* at the time of loss on the **Rideshare Vehicle Owner's** Ontario Automobile Policy (OAP 1) or Ontario Garage Automobile Policy (OAP 4) insuring the automobile.
- 3.3 It is a condition precedent to coverage under this endorsement for OPCF 43 and OPCF 43A, that the vehicle be in the **Post-Acceptance Period** and that the same coverage or a Replacement Cost endorsement be "in force"\* at the time of loss on the **Rideshare Vehicle Owner's** Ontario Automobile Policy (OAP 1) or Ontario Garage Automobile Policy (OAP 4) insuring the automobile.

\*For the purpose of this Limitation On Your Coverage, "in force" means in force but for the exclusion in section 1.8.1, "General Exclusion" of your OAP 1 or section 7.14(c), "Excluded Uses" of your OAP 4 with respect to "carrying paying passengers."

### 4. What We Will Not Cover

We will not cover the automobile(s) while used for any other purpose other than in the **Pre-Acceptance Period** or in the **Post-Acceptance Period**.

### 5. Changes in Coverage Limits

Should a **Transportation Network Company** provide **Ridesharing** within a municipality in Ontario which requires higher limits for the **Post-Acceptance Period** than the applicable limit herein stated, we will provide the required higher coverage limits. Such higher coverage limits shall be provided to the **Transportation Network Company** through a separate Certificate of Automobile Insurance outlining specific coverage limits for that municipality. Notwithstanding the aforementioned, should a **Rideshare Driver** pick up a **Ridesharing** passenger in one municipality and drop off the **Ridesharing** passenger in another municipality, the coverage limits for the **Post-Acceptance Period** applicable to the municipality where the trip originated shall always apply.

## Definitions.

The **Pre-Acceptance Period** is the period:

- (i) from the moment the **Rideshare Driver** has both logged into an **Authorized Digital Network** and is available to receive requests for transportation services for compensation from prospective **Ridesharing** passenger(s) and/or **Transportation Services Requestor(s)**;

and before

- (ii) the **Rideshare Driver** has accepted a request through an **Authorized Digital Network** to provide transportation services or transport **Ridesharing** passenger(s) or has logged out of the **Digital Network**.

The **Post-Acceptance Period** is the period:

- (i) from the moment the **Rideshare Driver** has accepted a request through an **Authorized Digital Network**, including while the automobile is en route to pick up a **Ridesharing** passenger following the acceptance through an **Authorized Digital Network** of a request for transportation services including picking up passenger(s);
- (ii) while the automobile is carrying a **Ridesharing** passenger including the dropping off of such passenger, and
- (iii) ending when the last **Ridesharing** passenger departs from the automobile, a trip is ended, or a trip is cancelled whichever is later.

**"Digital Network"** is defined as any online-enabled application, software, website or system offered or utilized by a **Transportation Network Company** that enables **Ridesharing** with drivers.

**"Authorized Digital Network"** is any **Digital Network** listed in the Schedule below.

### Schedule of Authorized Digital Networks

Uride Rideshare platform
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**"Ridesharing"** is defined as a service through which passengers obtain and pay for on-demand transportation provided by a **Rideshare Driver** through a **Digital Network** controlled by a **Transportation Network Company**. This definition does not include any usage of the automobile when the **Rideshare Driver** is not logged into and available to receive requests from a **Digital Network**, or for taxicab services or licensed limousine or livery services.

**"Transportation Network Company"** is defined as a business entity that uses a **Digital Network** to connect passengers to services provided by **Rideshare Driver(s)**.

**"Transportation Services Requestor"** is defined as an individual who requests transportation services through the **Digital Network** from a **Rideshare Driver**, which may or not be the prospective **Ridesharing** passenger.

**"Rideshare Driver"** shall only mean an individual that is operating an automobile in connection with the use of a **Digital Network** (i) while the driver has logged into a **Digital Network** and is available to receive requests to carry **Ridesharing** passenger(s); or (ii) while the automobile is en route to pick up a **Ridesharing** passenger(s) following the acceptance through a **Digital Network** of a request to transport such passenger(s); or (iii) while the automobile is carrying a **Ridesharing** passenger(s) including the dropping off of a **Ridesharing** passenger(s).

**"Rideshare Vehicle Owner"** means the owner of an automobile operated by a **Rideshare Driver** while in the pre-acceptance period or the post-acceptance period or, if the automobile is leased, the lessee of the automobile operated by a **Rideshare Driver** while in the pre-acceptance period or the post-acceptance period.

**"Lessor"** means in respect of an automobile, a person who is leasing or renting the automobile to another person for any period of time and "leased" has a corresponding meaning.

Except as otherwise provided in this endorsement, all other conditions of your policy remain the same.

**ONTARIO ENDORSEMENT NO. 21T  
REPORTING BASIS FLEET FOR RIDESHARING**

Issued to:	Effective Date of Change	Policy Number
Named Insured Per Schedule 1	Year      Month      Day 2018      04      06	CBC 0669282
Broker GILLONS' INSURANCE BROKERS LTD.		

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 (Ridesharing – 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;
  - (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.
- (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 Automobiles as defined in Schedule 1		\$1,000 Subject to the condition set out in section (h) of this endorsement	\$1,000 Subject to the condition set out in section (h) of this endorsement	\$1,000 Subject to the condition set out in section (h) of this endorsement	\$1,000 Subject to the condition set out in section (h) of this endorsement
Any type of use or description of automobiles not listed.					
Change Forms attached to the policy OE 6T And Other as per OE 6T					

- (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 \_\_\_\_\_ Hours and Kilometers  
and the estimated total of

Receipts ☐ Mileage ☒ Other ☐ for the policy period is 100,000

Insurance Coverages	Rate
Liability	Included
Accident Benefits (Standard Benefits)	Included
Optional Increased Accident Benefits	Not Covered
<input checked="" type="checkbox"/> 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	Included
Direct Compensation – Property Damage	Included
Loss or Damage	
Specified Perils	Included
Comprehensive	Included
Collision or Upset	Included
All Perils	Included
Change forms as attached to the policy	
Total Rate excluding Tax	As Per Chart Below

(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) It is a condition precedent to coverage under this policy

- (i) for All Perils, Collision, Comprehensive and Specified Perils that the **Rideshare Vehicle Owner** have the same coverage "in force"\* at the time of loss on the Ontario Automobile Policy (OAP 1) or Ontario Garage Automobile Policy (OAP 4) insuring the automobile.
- (ii) for OPCF 20, that the vehicle be in the **Post-Acceptance Period** and that the same coverage be "in force"\* at the time of loss on the **Rideshare Vehicle Owner's** Ontario Automobile Policy (OAP 1) or Ontario Garage Automobile Policy (OAP 4) insuring the automobile.
- (iii) for OPCF 43 and OPCF 43A, that the vehicle be in the **Post-Acceptance Period** and that the same coverage or a Replacement Cost endorsement be "in force"\* at the time of loss on the **Rideshare Vehicle Owner's** Ontario Automobile Policy (OAP 1) or Ontario Garage Automobile Policy (OAP 4) insuring the automobile.

\*For the purpose of this condition, "in force" means in force but for the exclusion in section 1.8.1, "General Exclusion" of your OAP 1 or section 7.14(c), "Excluded Uses" of your OAP 4 with respect to "carrying paying passengers."

## Definitions

The **Pre-Acceptance Period** is the period:

- (i) from the moment the **Rideshare Driver** has both logged into an **Authorized Digital Network** and is available to receive requests for transportation services for compensation from prospective **Ridesharing** passenger(s) and/or **Transportation Services Requestor(s)**;

and before

- (ii) the **Rideshare Driver** has accepted a request through an **Authorized Digital Network** to provide transportation services or transport **Ridesharing** passenger(s) or has logged out of the **Digital Network**.

The **Post-Acceptance Period** is the period:

- (i) from the moment the **Rideshare Driver** has accepted a request through an **Authorized Digital Network**, including while the automobile is en route to pick up a **Ridesharing** passenger following the acceptance through an **Authorized Digital Network** of a request for transportation services including picking up passenger(s);
- (ii) while the automobile is carrying a **Ridesharing** passenger including the dropping off of such passenger, and
- (iii) ending when the last **Ridesharing** passenger departs from the automobile, a trip is ended, or a trip is cancelled whichever is later.

**"Digital Network"** is defined as any online-enabled application, software, website or system offered or utilized by a **Transportation Network Company** that enables **Ridesharing** with drivers.

**"Authorized Digital Network"** is any **Digital Network** listed in the Schedule below.

### Schedule of Authorized Digital Networks

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**"Ridesharing"** is defined as a service through which passengers obtain and pay for on-demand transportation provided by a **Rideshare Driver** through a **Digital Network** controlled by a **Transportation Network Company**. This definition does not include any usage of the automobile when the **Rideshare Driver** is not logged into and available to receive requests from a **Digital Network**, or for taxicab services or licensed limousine or livery services.

**"Transportation Network Company"** is defined as a business entity that uses a **Digital Network** to connect passengers to services provided by **Rideshare Driver(s)**.

**"Transportation Services Requestor"** is defined as an individual who requests transportation services through the **Digital Network** from a **Rideshare Driver**, which may or not be the prospective **Ridesharing** passenger.

**"Rideshare Driver"** shall only mean an individual that is operating an automobile in connection with the use of a **Digital Network** (i) while the driver has logged into a **Digital Network** and is available to receive requests to carry **Ridesharing** passenger(s); or (ii) while the automobile is en route to pick up a **Ridesharing** passenger(s) following the acceptance through a **Digital Network** of a request to transport such passenger(s); or (iii) while the automobile is carrying a **Ridesharing** passenger(s) including the dropping off of a **Ridesharing** passenger(s).

**"Rideshare Vehicle Owner"** means the owner of an automobile operated by a **Rideshare Driver** while in the pre-acceptance period or the post-acceptance period or, if the automobile is leased, the lessee of the automobile operated by a **Rideshare Driver** in the pre-acceptance period or the post-acceptance period.

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

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Date

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Signature

## Lessors Schedule (For Ridesharing - Ontario)

Attached to the Certificate Of Automobile Insurance (For Ridesharing - Ontario) and forming part of Policy No.:

CBC 0669282

Named Insured: Named Insured Per Schedule 1

Effective Date: April 6, 2018

Broker Name: GILLONS' INSURANCE BROKERS LTD.

No.: 6730218

It is hereby declared and agreed that the name of the Lessor in the Certificate of Automobile Insurance (For Ridesharing – Ontario) shall include all Lessors leasing an automobile to a **Rideshare Vehicle Owner**.

“**Lessor**” means in respect of an automobile, a person who is leasing or renting an automobile to another person for any period of time and “leased” has the corresponding meaning.

“**Rideshare Driver**” shall only mean an individual that is operating an automobile in connection with the use of a **Digital Network** (i) while the driver has logged into a **Digital Network** and is available to receive requests to carry **Ridesharing** passenger(s); or (ii) while the automobile is en route to pick up a **Ridesharing** passenger(s) following the acceptance through a **Digital Network** of a request to transport such passenger(s); or (iii) while the automobile is carrying a **Ridesharing** passenger(s) including the dropping off of a **Ridesharing** passenger(s).

“**Rideshare Vehicle Owner**” means the owner of an automobile operated by a **Rideshare Driver** while in the pre-acceptance period or the post-acceptance period or, if the automobile is leased, the lessee of the automobile operated by the **Rideshare Driver** while in the pre-acceptance period or the post-acceptance period.

“**Digital Network**” is defined as any online-enabled application, software, website or system offered or utilized by a **Transportation Network Company** that enables **Ridesharing** with drivers.

“**Authorized Digital Network**” is any **Digital Network** listed in the Schedule below.

### Schedule of Authorized Digital Networks

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“**Ridesharing**” is defined as a service through which passengers obtain and pay for on-demand transportation provided by a **Rideshare Driver** through a **Digital Network** controlled by a **Transportation Network Company**. This definition does not include any usage of the automobile when the **Rideshare Driver** is not logged into and available to receive requests from a **Digital Network**, or for taxicab services or licensed limousine or livery services.

“**Transportation Network Company**” is defined as a business entity that uses a **Digital Network** to connect passengers to services provided by **Rideshare Driver(s)**.

**Lienholders (to whom loss may be jointly payable) Schedule (For Ridesharing - Ontario)**

Attached to the Certificate Of Automobile Insurance (For Ridesharing - Ontario) and forming part of Policy No.:

CBC 0669282

Named Insured: Named Insured Per Schedule 1

Effective Date: April 6, 2018

Broker Name: GILLONS' INSURANCE BROKERS LTD.

No.: 6730218

It is hereby declared and agreed that the name of the Lienholder in the Certificate of Automobile Insurance (For Ridesharing – Ontario) shall include all Lienholders who have a registered lien on an automobile owned or leased by a **Rideshare Vehicle Owner**.

“**Lienholders**” mean in respect of an automobile, any persons who have a registered lien on an automobile owned or leased by a **Rideshare Vehicle Owner**.

“**Rideshare Driver**” shall only mean an individual that is operating an automobile in connection with the use of a **Digital Network** (i) while the driver has logged into a **Digital Network** and is available to receive requests to carry **Ridesharing** passenger(s); or (ii) while the automobile is en route to pick up a **Ridesharing** passenger(s) following the acceptance through a **Digital Network** of a request to transport such passenger(s); or (iii) while the automobile is carrying a **Ridesharing** passenger(s) including the dropping off of a **Ridesharing** passenger(s).

“**Rideshare Vehicle Owner**” means the owner of an automobile operated by a **Rideshare Driver** while in the pre-acceptance period or the post-acceptance period or, if the automobile is leased, the lessee of the automobile operated by the **Rideshare Driver** while in the pre-acceptance period or the post-acceptance period.

“**Digital Network**” is defined as any online-enabled application, software, website or system offered or utilized by a **Transportation Network Company** that enables **Ridesharing** with drivers.

“**Authorized Digital Network**” is any **Digital Network** listed in the Schedule below.

**Schedule of Authorized Digital Networks**

**Urider Rideshare platform**

“**Ridesharing**” is defined as a service through which passengers obtain and pay for on-demand transportation provided by a **Rideshare Driver** through a **Digital Network** controlled by a **Transportation Network Company**. This definition does not include any usage of the automobile when the **Rideshare Driver** is not logged into and available to receive requests from a **Digital Network**, or for taxicab services or licensed limousine or livery services.

“**Transportation Network Company**” is defined as a business entity that uses a **Digital Network** to connect passengers to services provided by **Rideshare Driver(s)**.

**OPCF 20**  
**Coverage For Transportation Replacement**

Issued to:	Effective Date of Change			Policy Number
Named Insured Per Schedule 1	Year	Month	Day	
	2018	04	06	CBC 0669282
Broker GILLONS' INSURANCE BROKERS LTD.				

See your Certificate of Automobile Insurance for which automobile(s) this change applies to. The additional premium for this change is as indicated on your Certificate of Automobile Insurance.

**1. Purpose of This Change**

This change is part of your policy. It provides coverage for you when you need to pay for other means of transportation because of loss or damage to your automobile caused by a peril for which you are insured. It replaces coverage by section 7.4.4 of your policy, 'loss of Use due to theft.'

**2. What We Will Pay**

- 2.1 In return for the premium charged, we will reimburse you for the reasonable expenses for renting a similar substitute automobile. This includes the reasonable expenses of taxicabs or public transportation.
- 2.2 The most we will pay is stated in the schedule of Automobiles attached to this policy.
- 2.3 If the loss of use is because of theft of your entire automobile, this change replaces section 7.4.4 of your policy, 'Loss of Use Due to theft.' But, we will not pay less than the limits described in that section.

**3. Limitations on Your Coverage**

- 3.1 We will only pay if the costs for loss or damage to your automobile exceed any applicable deductible amount shown on your Certificate of Automobile Insurance.
- 3.2 We will reimburse you from:
  - the time the loss or damage occurs if your automobile cannot be operated under its own power; or
  - 12:01 a.m. of the day following your report to us or the police that your automobile has been stolen.In all other cases, we will reimburse you from the time your automobile is delivered for repair due to loss or damage.
- 3.3 Your coverage ends on the date that:
  - your automobile is repaired or replaced; or
  - we offer you a payment to settle the claim.

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

**OPCF No. 43**  
**Removing Depreciation Deduction**

Issued to:	Effective Date of Change			Policy Number
Named Insured Per Schedule 1	Year	Month	Day	
	2018	04	06	CBC 0669282
Broker GILLONS' INSURANCE BROKERS LTD.				

See your Certificate of Automobile Insurance for which automobile(s) this change applies to. The additional premium for this change is as indicated on your Certificate of Automobile Insurance.

**1. Purpose of This Change**

This change is part of your policy. It removes our right to deduct depreciation from the value of your automobile when settling a claim for loss or damage.

**2. What We Will Pay**

2.1 In return for the premium charged, we remove our right under section 7.7 of your policy, "What We Will Pay," to deduct depreciation from the value of your automobile for loss or damage caused by a peril for which you are insured under Section 7, "Loss or Damage Coverages." This coverage is subject to the deductible shown on your Certificate of Automobile Insurance.

2.2 We will pay the lowest of the following amounts:

- the actual purchase price of the automobile and its equipment,
- the manufacturer's suggested list price of the automobile and its equipment on the original date of purchase, or
- the cost of replacing the automobile with a new automobile of the same make and model, similarly equipped.

These amounts include all applicable taxes.

2.3 Where there is a loss under Section 6 of your policy, "Direct Compensation - Property Damage Coverage," and the amount you are entitled to receive under Section 6 is less than what you would be entitled to receive if sections 2.1 and 2.2 above applied, we will pay the difference between the amounts. We will only pay the difference if you have purchased All Perils or Collision or Upset coverage. The amount payable on any claim under this coverage does not include the Direct Compensation - Property Damage deductible that applies to the claim.

**3. Limitations on Your Coverage**

The following conditions apply:

- you must be the original purchaser and the automobile must be new at the time of delivery; and
- the loss or damage must occur within 30 months of when your automobile was delivered to you. However, if the 30 months end during the term of your policy, your coverage will continue until the expiry date of that policy period.

**4. What Is Not Covered**

This change does not apply to:

- tires,
- batteries, or
- betterment of the automobile resulting from repairing or replacing parts for prior unrepaired damage.

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

**Removing Depreciation Deduction For Specified Lessee(s)**

Issued to:	Effective Date of Change			Policy Number
Named Insured Per Schedule 1	Year	Month	Day	
	2018	04	06	CBC 0669282
Broker GILLONS' INSURANCE BROKERS LTD.				

See your Certificate of Automobile Insurance for which automobile(s) this change applies to. The additional premium for this change is as indicated on your Certificate of Automobile Insurance.

**1. Purpose of This Change**

This change is part of your policy. It removes our right to deduct depreciation from the value of your automobile when settling a claim for loss or damage.

**2. What We Will Pay**

2.1 In return for the premium charged, we remove our right under section 7.7 of your policy, "What We Will Pay," to deduct depreciation from the value of your automobile for loss or damage caused by a peril for which you are insured under Section 7, "Loss or Damage Coverages." This coverage is subject to the deductible shown on your Certificate of Automobile Insurance.

2.2 We will pay the lowest of the following amounts:

- the value of the automobile and its equipment as stated in the leasing agreement of the specified lessee,
- the manufacturer's suggested list price of the automobile and its equipment at the original date of the leasing agreement, or
- the cost of replacing the automobile with a new automobile of the same make and model, similarly equipped.

These amounts include all applicable taxes.

2.3 Where there is a loss under Section 6 of your policy, "Direct Compensation - Property Damage Coverage," and the amount you are entitled to receive under Section 6 is less than what you would be entitled to receive if sections 2.1 and 2.2 above applied, we will pay the difference between the amounts. We will only pay the difference if you have purchased All Perils or Collision or Upset coverage. The amount payable on any claim made under this coverage does not include Direct Compensation - Property Damage deductible that applies to the claim.

**3. Limitations on Your Coverage**

The following conditions apply:

- you must be the first lessee and the automobile must be new at the time of delivery;
- OPCF 5, "Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s)" must be attached to your policy; and
- the loss or damage must occur within 30 months of when your automobile was delivered to you. However, if the 30 months end during the term of your policy, your coverage will continue until the expiry date of that policy period.

**4. What Is Not Covered**

This change does not apply to:

- tires,
- batteries, or
- betterment of the automobile resulting from repairing or replacing parts for prior unrepaired damage.

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