



Specialty Solutions

Special Risk Commercial Auto

**Intact Insurance Company's Specialty Solutions provides coverage for non-standard commercial automobile risks not traditionally written by standard automobile insurance providers.**

Our Special Risk Auto team can provide coverage for either IRCA or fleet policies that cannot be written in a standard market .

### Intact Insurance Advantage

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- Standard automobile rating structures
- Broader appetite for unique risks
- Loss prevention and risk management consultation to help identify and minimize potential risks
- Brokers able to issue certificates on fleet business
- Multi-policy discounts available
- Local underwriting expertise
- Access to Intact Insurance's Rely Network®
- Flexible payment options including Intact easipay
- Dedicated claims representation for larger fleets
- 24/7 claims service





## Coverage Highlights

- Up to \$5 million automobile liability limits
- Optional physical damage coverages available
- Available endorsements, depending on class:
  - SEF 6C - Public Passenger Vehicles Endorsement
  - SEF 20 - Loss of Use
  - SEF 22 - Damage to Property of Passengers
  - SEF 44 - Family Protection
  - CAE 6 – One Deductible for Multiple Policies
- Underwriting considerations for telematics

## When to Refer Automobile

Certain types of commercial automobile risks which can not be written by the region and need to be referred to Specialty Solutions include:

- Any risk with U.S. exposure
- Any commercial risk with radius of operation greater than 400 km
- Any non-standard automobile risks

## Sample Appetite

Our appetite is constantly expanding. Some examples of what we write are:

- Common or contract carriers with operations over 400km
- U.S. exposure
- Taxis
- Limousines
- Tow trucks
- Fast food delivery
- Sand and gravel
- Driver training vehicles
- Non-emergency fire department vehicles
- Armoured cars
- Garage risks

***Intact Insurance is Canada's largest home, auto and business insurance company protecting over 4 million customers. Our coast-to-coast presence, along with our strong relationship with insurance brokers, means we can provide the outstanding service, comfort and continuity you deserve.***



**Get a quote today!**  
**Contact us [specialriskautowest@intact.net](mailto:specialriskautowest@intact.net)**