Certificate Of Automobile Insurance (For Vehicle Sharing- Ontario)

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.

AVIVA Insurance
(Hereinafter Called The Insurer)

Broker	Code:	Billing Method	Policy Number	Reason for Issuance
BFL Canada	03-0177		41311332	New Business

Named/Address of Insured	Lessor's Name and Address
Named Insureds as per Schedule 1	As per Lessor's Schedule (For Vehicle Sharing-Ontario) Attached

Policy Period From 12:01 a.m.	D M YR	To 12:01 a.m.	D M YR	All times are local times at the Named Insured's primary address shown on this Certificate.
	15 11 26		15 11 27	

DESCRIBED AUTOMOBILES

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								

Leinholders (*to whom loss may be jointly payable)*

As per Leinholders (to whom loss may be jointly payable) Schedule (For Vehicle Sharing – Ontario) Attached.

RATING INFORMATION

Auto No	Class	Driving Record				Vehicle Code	Rate Group				Territory	Com. Co. Use	At Fault Claims/Convictions Surcharge
		BI	PD/ DCPD	AB	COLL/ AP		ACC. BEN	DCPD	COLL/ AP	COMP/ SP			

As per APCF 21S – Monthly Reporting Basis Fleet for Ontario Vehicle Sharing Endorsement Attached

INSURANCE COVERAGES:			**LIABILITY**			**OPCF 44R**	**ACCIDENT BENEFITS**	
Perils	Auto No.	Liability Limits	Bodily Injury	Property Damage	Direct Compensation – Property Damage *	Family Protection Endorsement	Standard Benefits	Uninsured Automobile
LIMIT		$2,000,000			*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	**As per APCF 21S – Monthly Reporting Basis Fleet for Ontario Vehicle Sharing Endorsement Attached**							
Prem In Doll.				INCL.				INCL.

LOSS OR DAMAGE**							POLICY CHANGE FORMS & OPTIONAL ACCIDENT BENEFITS TOTAL PER AUTOMOBILE	TOTAL PREMIUM PER AUTOMOBILE
**This policy contains a partial payment of loss clause. A deducible applies for each claim except as stated in your policy.								
Perils	Auto No.	All Perils	Collision or Upset	Excluding Collision or Upset: Comprehensive	Excluding Collision or Upset: Specified Perils	Total Loss or Damage Premium	See reverse side of documents for details of Policy Change Forms & optional Increased Accident Benefits.	
Deductible	**As per APCF 21S – Monthly Reporting Basis Fleet for Ontario Vehicle Sharing Endorsement Attached**						FORM # **As per APCF 21S – Monthly Reporting Basis Fleet for Ontario Vehicle Sharing Endorsement Attached**	
Prem In Doll.								**As per APCF 21S – Monthly Reporting Basis Fleet for Ontario Vehicle Sharing Endorsement Attached**

Remarks:
Please read reverse side for additional information on the rating of your policy. This is your Certificate of Automobile Insurance (for Vehicle Sharing-Ontario). Contact your Broker/Agent with any questions or if you require clarification regarding your coverage choices.

TOTAL POLICY PREMIUM	**$** INCL
MINIMUM NON-REFUNDABLE PREMIUM	**$**

[Authorized Signature of Insurer] [Corporate Secretary]

President and Chief Executive Officer

For purposes of the Insurance Companies Act (Canada), this document was issued in the course of the Insurer's insurance business in Canada.

Broker BFL Canada	Code 03-0177	Billing Method	Policy Number 41311332	Reason for Issuance New Business
Named Insured and Primary Address Named Insureds as per Schedule 1		Lessor's Name and Address As per Lessor's Schedule (For Vehicle Sharing-Ontario) Attached		

Policy Period From 12:01 a.m.	D M YR 15 11 26	To 12:01 a.m.	D M YR 15 11 27	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 Principal	Secondary	Occasional	Territory Description
As known to the Insurer					

With limits as stated in Section 4 of Policy, the following Optional & Increased Accident Benefits will be listed on the OPCF 47R if purchased: Caregiver (Non-Catastrophic or All Impairment), Housekeeping & Home Maintenance (Non-Catastrophic or All Impairment; 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); Non-Earner; Lost Educational Expenses; Expenses of Visitors; Damage to Personal Items. Income Replacement ($400/$600/$800/$1000) will be listed on the OPCF 47R with selected limit if purchased.

Policy Change Forms, Surcharges, Discounts, Other Messages:

The premium for Uninsured Automobile is included and accounts for 5% of the Accident Benefits (Standard Benefits) premium indicated.

The premium for Liability - Property Damage is included and accounts for 5% of the Bodily Injury premium indicated.

Type of Use or Description of Automobiles	**Form No.**	**Limit**	**Premium per Automobile**
As defined in Schedule 1.	OPCF 44R FAMILY PROTECTION COVERAGE	$2,000,000	INCLUDED
	APCF 5C CARSHARING ENDORSMENT	As per APCF 5C endorsement attached.	INCLUDED
	APCF 5D CONVERSION COVERAGE FOR CARSHARING (RENTED OR LEASED AUTOMOBILES)	As per APCF 5D endorsement attached.	INCLUDED
	APCF 21S MONTHLY REPORTING BASIS FLEET FOR ONTARIO VEHICLE SHARING ENDORSEMENT ATTACHED	As per APCF 21S endorsement attached.	INCLUDED
	OPCF 47R Optional accident benefits coverage & priority of payment	As per OPCF 47R endorsement attached.	INCLUDED

For purposes of the Insurance Companies Act (Canada), this document was issued in the course of the Insurer's insurance business in Canada.

Broker BFL Canada	Code 03-0177	Billing Method	Policy Number 41311332	Reason for Issuance New Business
Named Insured and Primary Address Named Insureds as per Schedule 1		Lessor's Name and Address As per Lessor's Schedule (For Vehicle Sharing-Ontario) Attached		

Policy Period From 12:01 a.m.	D M YR 15 11 26	To 12:01 a.m.	D M YR 15 11 27	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. More specific details of your policy wordings are available on request by contacting your broker.

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: (a) other insured persons, or (b) the persons specified in the Statutory Accident Benefit Schedule, for optional benefits, are entitled to receive if injured or killed in an automobile accident. These benefits include payment of medical, rehabilitation and attendant care expenses.
For a full description of benefits, please refer to the Statutory Accident Benefits Schedule.
A number of optional accident benefits are available. You have the option to purchase or decline these benefits at any time. The optional benefits your insurance company must offer are increased medical, rehabilitation and attendant care; optional catastrophic impairment; income replacement; non-earner; caregiver; lost educational expense; expenses of visitors; housekeeping and home maintenance; damage to personal items (clothing, glasses, hearing aids, etc.); death; 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 44R Family Protection Endorsement - The insurer shall indemnify an eligible claimant for the amount that he/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. The Insurer's maximum liability is the amount by which the limit of family protection coverage exceeds the total of all limits of motor vehicle liability insurance, or other guarantees required by law in lieu of insurance, of the inadequately insured motorist and of any person jointly liable with that motorist.

Broker BFL Canada	Code 03-0177	Billing Method	Policy Number 41311332	Reason for Issuance New Business
Named Insured and Primary Address Named Insureds as per Schedule 1		Lessor's Name and Address As per Lessor's Schedule (For Vehicle Sharing-Ontario) Attached		

Policy Period From 12:01 a.m.	D M YR 15 11 26	To 12:01 a.m.	D M YR 15 11 27	All times are local times at the Named Insured's primary address shown on this Certificate.

THIS CERTIFICATE CONTAINS IMPORTANT INFORMATION ABOUT YOUR AUTOMOBILE INSURANCE

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 the Certificate. Your Insurer will provide you with a copy of the Policy if you request it..

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 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 MUST BE SIGNED BEFORE CREDIT CAN BE GIVEN

CANCELLATION REQUEST - POLICY NO. 41311332

This section to be completed and signed by the Insured to request cancellation of this policy in its entirety.

In return for the unearned portion of the premium, if any, this policy is cancelled effective at 12:01A.M. Standard Time on _____.
Any interim and renewal certificates, including liability cards, are no longer valid.

If payable to other than Insured,
Lienholder must waive claim.

_____ _____

Signature of Insured / Lessee Signature of Lienholder

Aviva Insurance Company of Canada
10 Aviva Way Suite 100
Markham, ON
L6G 0G1

APCF 21S – Monthly Reporting Basis Fleet for Ontario Vehicle Sharing Endorsement

Named Insured:	**Policy Number:**	**Effective Date:**
Named Insured as Per Schedule 1	41311332	**November 15, 2026**
Broker: BFL Canada		**Code: 03-0177**

SCOPE OF INSURANCE COVERAGE		
Liability Limit $2,000,000	(Bodily Injury/Property Damage)	
Accident Benefits (Standard Benefits)	As stated in Section 4 of Policy	
Uninsured Automobile	As stated in Section 5 of Policy	
Optional Increased Accident Benefits		As stated in the OPCF 47R
	LOSS OR DAMAGE COVERAGES**	

Date Issued	Company Use	Policy Number	Claims Assist
October 26, 2026		41311332	1-866-692-8482

Type of Use or Description of Automobiles	Direct Compensation - Property Damage*	Specified Perils	Comprehensive	Collision or Upset	All Perils
	Deductible $	Deductible $	Deductible $	Deductible $	Deductible $
Described Automobiles as defined in Schedule 1	$30,000				$30,000
Any type of use or description of automobiles not listed					
Change Forms attached to the policy OPCF 44R, APCF 5C, APCF 5D, OPCF 47R.					

*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for Direct Compensation - Property Damage.

**This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.

Keep this copy for your records.

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 (For Vehicle Sharing – 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 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 (For Vehicle Sharing - Ontario), 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.

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	$30,000	$	$	$	$30,000
Any type of use or description of automobiles not listed					
Change Forms attached to the policy OPCF 44R, APCF 5C, APCF 5D, OPCF 47R.					

2. We will also provide, only for automobiles described in (a) (i), (ii), and (iii) of this change form, for 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.

(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 as described automobiles as defined in Schedule 1 filed with us.

(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 **RENTAL DAYS** and the estimated total of: Receipt ( ) Mileage ( ) Other (X) for the policy period is

Insurance Coverages	**Rate**
Liability	INCLUDED
Accident Benefits (Standard Benefits)	INCLUDED
Optional Increased Accident Benefits	
(X) Coverage Required	
( ) Medical, Rehabilitation & Attendant Care (☐$130,000 or ☐$1,000,000)	NOT INCLUDED
( ) Optional Catastrophic Impairment (additional $1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit	NOT INCLUDED

(X) Income Replacement ($400/$600/$800/$1,000) (up to $400 per week)	INCLUDED
(X) Non earner	INCLUDED
(X) Caregiver ☒Catastrophic Only ☐All Impairment	INCLUDED
(X) Lost Educational Expenses	INCLUDED
(X) Expenses of visitors	INCLUDED
(X) Housekeeping & Home Maintenace ☒Catastrophic Only ☐All Impairment	INCLUDED
(X) Damage to Personal Items	INCLUDED
(X) Death	INCLUDED
(X) Funeral	INCLUDED
( ) Dependant Care	NOT INCLUDED
( ) Indexation (Consumer Price Index)	NOT INCLUDED
Uninsured Automobile	INCLUDED
Direct Compensation - Property Damage	INCLUDED
Loss or Damage	
Specified Perils	NOT COVERED
Comprehensive	NOT COVERED
Collision or Upset	NOT COVERED
All Perils	INCLUDED
Change forms as attached to the policy	INCLUDED
Total Rate excluding Tax	

(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 (X) 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 the subject matter of the Policy.

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

Signature of Insured	Date

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 Vehicle Sharing System; or

b) When the Vehicle Sharing Lessor of an automobile provides the Vehicle Sharing 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 Vehicle Sharing System.

The Rental Period would end at the latest of:

(a) The end of the Reservation Time indicated on the Vehicle Sharing System; or

(b) The intent to terminate the reservation is expressly communicated to the Vehicle Sharing Company, but only if the intended termination is on the same calendar day as the end of the Reservation Time indicated on the Vehicle Sharing System; or

(c) The automobile is:

(i) returned to a location specified by the Vehicle Sharing Lessor of the rented automobile or the Vehicle Sharing Company;

(ii) retrieved by the Vehicle Sharing 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 Vehicle Sharing System unless there are circumstances beyond the Vehicle Sharing 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 Vehicle Sharing System, the Vehicle Sharing Lessee must have the express consent from the Vehicle Sharing Lessor or the Vehicle Sharing Company to maintain care, custody and control of the rented automobile otherwise coverage under this policy will cease to apply.

2. **"Vehicle Sharing"**

In this endorsement "Vehicle Sharing" means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing 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 Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor's own personal automobile insurance policy and not excluded under 1.8.3 of same.

3. “Delivery Period”

In this endorsement “Delivery Period” means the period of time between the Vehicle Sharing Lessor’s departure location to the delivery address as specified in the Vehicle Sharing System for the purpose of Vehicle Sharing, which shall not exceed two (2) hours, unless circumstances arise which are beyond the Vehicle Sharing 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. “Vehicle Sharing Lessee”

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

5. “Vehicle Sharing Lessor”

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

6. “Vehicle Sharing System”

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

7. “Vehicle Sharing Company”

In this endorsement “Vehicle Sharing Company” means a business entity that uses a Vehicle Sharing System to connect Vehicle Sharing Lessors with Vehicle Sharing Lessees for the purpose of Vehicle Sharing.

8. “Reservation Time”

In this endorsement “Reservation Time” means the time agreed to by the Vehicle Sharing Lessor and Vehicle Sharing Lessee for pick up and drop off an automobile through the Vehicle Sharing 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.

AVIVA

APCF 5C – VEHICLE SHARING ENDORSMENT

Issued To:	Policy Number	Effective Date of Change		
		Year	Month	Day
Turo Canada Co. ULC.	41311332	2026	11	15

See your Certificate of Automobile Insurance (For Vehicle Sharing – Ontario) 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 Vehicle Sharing 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 Vehicle Sharing. 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 Vehicle Sharing Lessee and driver, under any other automobile liability policy, but shall provide primary coverage to the Vehicle Sharing Lessor,
- the policy to which this endorsement is attached shall at all times respond prior to the Vehicle Sharing 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 Vehicle Sharing 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 Vehicle Sharing 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 Vehicle Sharing 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 Vehicle Sharing Lessor for the business of Vehicle Sharing during the Rental Period and Delivery Period, this policy shall respond prior to any other policy under which the Vehicle Sharing Lessor, or the person to whom the Vehicle Sharing 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 Vehicle Sharing Lessee of the automobile, and not to the Vehicle Sharing 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 Vehicle Sharing 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 Vehicle Sharing System; or

(b) When the Vehicle Sharing Lessor of an automobile provides the Vehicle Sharing 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 Vehicle Sharing System.

The Rental Period would end at the latest of:

(a) The end of the Reservation Time indicated on the Vehicle Sharing System; or
(b) The intent to terminate the reservation is expressly communicated to the Vehicle Sharing Company, but only if the intended termination is on the same calendar day as the end of the Reservation Time indicated on the Vehicle Sharing System; or
(c) The automobile is:

    (i) returned to a location specified by the Vehicle Sharing Lessor of the rented automobile or the Vehicle Sharing Company;
    (ii) retrieved by the Vehicle Sharing 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 Vehicle Sharing System unless there are circumstances beyond the Vehicle Sharing Lessee's control which impede their ability to return the car prior to Reservation Time. Any period falling after the twenty-four hour period from the end of the Reservation Time as indicated on the Vehicle Sharing System, the Vehicle Sharing Lessee must have the express consent from the Vehicle Sharing Lessor or the Vehicle Sharing Company to maintain care, custody and control of the rented automobile otherwise coverage under this policy will cease to apply.

2. "Vehicle Sharing"

In this endorsement "Vehicle Sharing" means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing 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 Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor's own personal automobile insurance policy and not excluded under 1.8.3 of same.

3. **“Delivery Period”**

   In this endorsement “Delivery Period” means the period of time between the Vehicle Sharing Lessor’s departure location to the delivery address as specified in the Vehicle Sharing System for the purpose of Vehicle Sharing, which shall not exceed two (2) hours, unless circumstances arise which are beyond the Vehicle Sharing 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. **“Vehicle Sharing Lessee”**

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

5. **“Vehicle Sharing Lessor”**

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

6. **“Vehicle Sharing System”**

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

7. **“Vehicle Sharing Company”**

   In this endorsement “Vehicle Sharing Company” means a business entity that uses a Vehicle Sharing System to connect Vehicle Sharing Lessors with Vehicle Sharing Lessees for the purpose of Vehicle Sharing.

8. **“Reservation Time”**

   In this endorsement “Reservation Time” means the time agreed to by the Vehicle Sharing Lessor and Vehicle Sharing Lessee for pick up and drop off an automobile through the Vehicle Sharing 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.

AVIVA

APCF 5D - Conversion Coverage for Vehicle Sharing (rented or leased automobiles)

Issued To:	Policy Number	Effective Date of Change		
		Year	Month	Day
Named Insureds as Per Schedule 1	41311332	2026	11	15

See your Certificate of Automobile Insurance (For Vehicle Sharing – Ontario) for which automobile(s) this change applies to.

In consideration of a premium as stated in the Certificate of Automobile Insurance (For Vehicle Sharing – Ontario) it is agreed that while the automobile is rented by the Vehicle Sharing Lessor for the purpose of Vehicle Sharing 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 $1000 or as stated in the Certificate of Automobile Insurance (For Vehicle Sharing – Ontario), payable by the named insured.

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

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

“Vehicle Sharing” means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing 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 Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor’s own personal automobile insurance policy and not excluded under 1.8.3 of same.

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

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

“Delivery Period” means the period of time between the Vehicle Sharing Lessor’s departure location to the delivery address as specified in the Vehicle Sharing System for the purpose of Vehicle Sharing, which shall not exceed two (2) hours, unless circumstances arise which are beyond the Vehicle Sharing 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.

“Rental Period” means:

The Rental Period would start at the earliest of:

(a) The start of the Reservation Time on the Vehicle Sharing System; or
(b) When the Vehicle Sharing Lessor of an automobile provides the Vehicle Sharing 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 Vehicle Sharing System.

The Rental Period would end at the latest of:

(a) The end of the Reservation Time indicated on the Vehicle Sharing System; or
(b) The intent to terminate the reservation is expressly communicated to the Vehicle Sharing Company, but only if the intended termination is on the same calendar day as the end of the Reservation Time indicated on the Vehicle Sharing System; or
(c) The automobile is:
    (i) returned to a location specified by the Vehicle Sharing Lessor of the rented automobile or the Vehicle Sharing Company;
    (ii) retrieved by the Vehicle Sharing 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 Vehicle Sharing System unless there are circumstances beyond the Vehicle Sharing Lessee’s control which impede their ability to return the car prior to Reservation Time. Any period falling after the twenty-four hour period from the end of the Reservation Time as indicated on the Vehicle Sharing System, the Vehicle Sharing Lessee must have the express consent from the Vehicle Sharing Lessor or the Vehicle Sharing Company to maintain care, custody and control of the rented automobile otherwise coverage under this policy will cease to apply.

“Reservation Time” means the time agreed to by the Vehicle Sharing Lessor and Vehicle Sharing Lessee for pick up and drop off an automobile through the Vehicle Sharing 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.

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

Attached to the Certificate of Automobile Insurance
(For Vehicle Sharing - Ontario) and forming part of
Policy No.: 41311332

Named Insured:	Named Insured as Per Schedule 1	Effective Date:	November 15, 2026
Broker Name:	BFL Canada	Broker No.:	03-0177

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

"Lienholders" mean in respect of an automobile, any persons who have a registered lien on an automobile owned or leased by a Vehicle Sharing Lessor.

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

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

"Vehicle Sharing" means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing 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 Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor's own personal automobile insurance policy and not excluded under 1.8.3 of same.

"**Described Automobiles"** means automobiles rented by the Vehicle Sharing Lessors for the purpose of Vehicle Sharing, which are licensed, plated and originating from the province of Ontario.

Lessors Schedule (For Vehicle Sharing - Ontario)

Attached to the Certificate of Automobile Insurance (For Vehicle Sharing - Ontario) and forming part of Policy No.: 41311332

Named Insured:	Named Insured as Per Schedule 1	Effective Date:	November 15, 2026
Broker Name:	BFL Canada	Broker No.:	03-0177

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

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

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

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

"Vehicle Sharing" means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing 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 Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor's own personal automobile insurance policy and not excluded under 1.8.3 of same.

"**Described Automobiles"** means automobiles rented by the Vehicle Sharing Lessors for the purpose of Vehicle Sharing, which are licensed, plated and originating from the province of Ontario.

SCHEDULE 1
(ATTACHED TO THE CERTIFICATE OF AUTOMOBILE INSURANCE FOR VEHICLE SHARING -ONTARIO)

Issued to:	Turo Canada Co. ULC.	**Effective Date:**	November 15, 2026
Policy Number:	41311332	**Broker:**	BFL Canada

It is hereby declared and agreed that:

(i) The Name of the Insured appearing in the Certificate of Automobile Insurance (for Vehicle Sharing Ontario) shall read: Turo Canada Co ULC and any Vehicle Sharing Lessor.

"Vehicle Sharing Lessor" means a person who by agreement rents his/her automobile to a Vehicle Sharing Lessee through the business of Vehicle Sharing facilitated by the named insured.

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

"Vehicle Sharing" means a service through which a Vehicle Sharing Lessor makes his/her automobile available for use to a Vehicle Sharing 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 Vehicle Sharing Lessor for which coverage is available under the Vehicle Sharing Lessor's own personal automobile insurance policy and not excluded under 1.8.3 of same.

"**Described Automobiles"** means automobiles rented by the Vehicle Sharing Lessors for the purpose of Vehicle Sharing, which are licensed, plated and originating from the province of Ontario.

TO BE READ IN CONJUNCTION WITH THE "APCF 5C- VEHICLE SHARING ENDORSEMENT" WHICH FORMS PART OF THE POLICY TO WHICH THIS SCHEDULE 1 IS ATTACHED.

Aviva Company of Canada
10 Aviva Way, Suite 100
Markham, Ontario
L6G 0G1

Named Insured:	Policy Number:	Effective Date:
Turo Canada Co. ULC.	41311332	November 15, 2026

Broker: BFL Canada **Broker Code**: 03-0177

OPCF - 44R FAMILY PROTECTION COVERAGE

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 $ ..... 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 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.

Aviva Company of Canada
10 Aviva Way, Suite 100
Markham, Ontario
L6G 0G1

OPCF 47R

Optional accident benefits coverage & priority of payment
(under Parts II, IV, V, and VI of the *Statutory Accident Benefits Schedule*)

Issued To:	Effective Date of Change			Policy Number
	Year	Month	Day	
Turo Canada Co. ULC.	2026	11	15	41311332

1. Purpose of this Endorsement

This endorsement is part of your policy. It describes the optional accident benefits that you have either purchased or declined.

It has been made because persons who are entitled to receive optional statutory accident benefits under this policy may, by the priority of payment rules in Section 268 of the Insurance Act, be required to claim under another policy that does not provide them with the optional statutory accident benefits that have been purchased under this policy.

This endorsement allows these persons to claim both mandatory and optional Statutory Accident Benefits (“SABS”) under this policy.

2. What We Agree To

By accepting and in return for the premium charged, and to the limits as stated on the Certificate of Automobile Insurance and subject to the provisions of O. Reg. 34/10: Statutory Accident Benefits Schedule – Effective September 1, 2010, we will provide coverage for the optional accident benefits purchased.

This coverage is provided to:

(a) The named insured;

(b) The spouse of the named insured;

(c) The dependants of the named insured and of the named insured’s spouse; and

(d) The persons specified in the policy as drivers of the insured automobile (the “covered persons”).

We also agree not to rely on the priority of payment rules in Section 268 of the Insurance Act. This means that the persons listed above will not be prevented from making a claim and we agree that we will not deny the claim for both mandatory and optional accident benefits purchased by the operation of Section 268, if they agree that they intend to proceed with the claim for accident benefits under this policy and forego the right to maintain any claim for accident benefits under another policy.

3. Coverages Included and/or Declined

A number of optional accident benefits are available. You have the choice to purchase these optional coverages or decline them at any time.

If your policy renews on or after July 1, 2026, the benefits set out in Parts II, IV, V and VI of the Statutory Accident Benefits Schedule, as they existed before July 1, 2026, are deemed to continue as optional benefits in the amounts

previously payable unless you agree with us in writing to decline these benefits or to make changes to the amount payable with respect to a benefit.
On or after July 1, 2026, you can agree with us in writing to change your contract with respect to any of the optional benefits set out in Parts II, IV, V and VI of the Statutory Accident Benefits Schedule.

Please refer to the Certificate of Automobile Insurance for a breakdown of the coverage available to the covered persons. WARNING - By declining coverage, you agree you cannot make a claim for the declined Accident Benefits Coverage(s).

Coverage included in the policy	**Coverage declined by the policyholder**	**Benefit**	**Description** *For full description of benefits, please refer to the Statutory Accident Benefits Schedule.*	**Example** *For illustration purposes only.*
	X	Supplementary Medical, Rehabilitation, and Attendant Care	This benefit may increase the available limits for medical, rehabilitation and attendant care expenses, beyond the standard limits.	If the named insured is seeking medical benefits beyond the standard limits, these expenses may be covered.
X		Income Replacement	This benefit may compensate you and other covered persons for lost income.	If you are employed and sustain injuries in a car accident that prevents you from working, you may receive payments for income you are no longer able to earn.
X		Non-Earner	This benefit may provide compensation if you and other covered persons are completely unable to carry on a normal life.	If you are a student or unemployed and sustain injuries that prevent you from leading a normal life, you may receive weekly non-earner compensation.
X		Caregiver – Catastrophic Impairment only	This benefit may provide compensation for some expenses incurred if a covered person has been catastrophically injured and cannot continue as the main caregiver for a member of the household who is in need of care.	If you care for a dependant and can no longer do so due to catastrophic injuries, you may receive compensation for hired caregiver support.
	X	Caregiver – Impairment	This benefit may provide compensation for some expenses incurred if a covered person has been injured and cannot continue as the main caregiver for a member of the household who is in need of care.	If you care for a dependant and can no longer do so due to injuries, you may receive compensation for hired caregiver support.

X		Lost Educational Expenses	This benefit may provide compensation if you and other covered persons are unable to continue a program of elementary, secondary, post-secondary or continuing education as a result of an accident.	If you are enrolled in a program and unable to continue due to accident injuries, lost tuition, book costs, or other related expenses may be covered.

Coverage included in the policy	Coverage declined by the policyholder	Benefit	Description *For full description of benefits, please refer to the Statutory Accident Benefits Schedule.*	Example *For illustration purposes only.*
X		Expenses of Visitors	This benefit may provide compensation for reasonable and necessary expenses incurred by visitors if you and other covered persons sustain	If your parents or children travel to visit you during recovery, their transportation and lodging costs may be covered.
X		Housekeeping & Home Maintenance – Catastrophic Impairment only	This benefit may provide compensation if you and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services that you or they normally performed before the accident, as a result of a catastrophic injury.	If you are catastrophically injured and unable to maintain your home, expenses for a cleaning or maintenance service may be covered.
	X	Housekeeping & Home Maintenance – Impairment	This benefit may provide compensation if you and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services that you or	If you are injured and unable to maintain your home, expenses for a cleaning or maintenance service may be covered.
X		Damage to Personal Items (clothing, glasses, hearing aids, etc.)	This benefit may provide compensation if you and other covered persons sustain damage to clothing, prescription eyewear, dentures, hearing aids, prostheses and other medical or dental	If your eyeglasses or clothing are damaged in a motor vehicle accident, these expenses may be covered.
X		Death	This benefit may pay money to some members of the family if you or other covered persons has been killed.	If the named insured dies due to a motor vehicle accident, surviving family members may receive a death benefit.
X		Funeral	This benefit may pay for some funeral expenses.	Funeral expenses for an insured person who dies as a result of a collision may be paid.
	X	Dependant Care	This benefit may cover reasonable and necessary expenses incurred in caring for dependants.	If the named insured is not receiving a caregiver benefit, was employed at the time of the accident, and sustains an impairment, daycare services for a dependant may be paid.
	X	Indexation	This benefit provides that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.	Each year, the income replacement benefit payable is adjusted to reflect cost of living changes.

Note to the Policyholder

The coverages and limits of the optional accident benefits included in the policy are outlined on the Certificate of Automobile Insurance. If there is a discrepancy between this endorsement and the Certificate of Automobile Insurance, the Certificate of Automobile Insurance is the one that applies and has the correct and valid information. The policyholder may purchase previously declined accident benefits coverage or otherwise change their coverage selection at any time during the term of this policy by contacting their insurance representative and agreeing to pay the premium adjustment required. These purchases will only apply from the date the insurer adjusts the premiums going forward.

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