

# Certificate of Automobile Insurance (Ontario)

**NAME AND ADDRESS OF INSURED**

JASON RATTE  
 AMANDA RATTE  
 15-4133 HWY 101 W  
 TIMMINS ON P4R 0E7

Auto Insurance Policy No. 4000482815

Underwritten by Co-operators General Insurance Company  
 (Hereinafter called the Insurer)

**EFFECTIVE DATE**

November 7, 2022 at 12:01 AM

**EXPIRY DATE**

November 7, 2023 at 12:01 AM

All times are local times at the Named Insured's primary address shown on this Certificate.

**Questions?**

S VERMETTE INSURANCE AND FINANCIAL LTD at  
 705-264-4395  
 239 WILSON AVE  
 TIMMINS, ON P4N 2T3

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

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.

## Summary of Insured Automobiles

DESCRIPTION	PRINCIPAL DRIVER	OCCASIONAL DRIVER	AMOUNT
4: 2016 FORD TRUCK/VAN F150 XLT SUPERCREW 4WD	JASON RATTE		\$1,001.00
7: 2017 ARCTIC CAT XF 8000 HIGH COUNTRY	JASON RATTE		\$291.00
10: 2021 KIA TRUCK/VAN SORENTO X-LINE TURBO 4DR AWD	AMANDA RATTE		\$1,488.00
11: 2016 ARCTIC CAT M 8000 LIMITED	AMANDA RATTE		\$287.00
12: 2022 GMC SIERRA 1500 AT4 CREW CAB 4WD DIESEL	JASON RATTE		\$1,286.00
<b>Total policy premium</b>			<b>\$4,353.00</b>
Tax			\$46.24
<b>Total policy cost</b>			<b>\$4,399.24</b>

Minimum non-refundable premium is \$40.00.

For information on Method of Payment, please see your Invoice or Payment Schedule.

## Described Automobiles

### Vehicle No. 4 2016 FORD TRUCK/VAN F150 XLT SUPERCREW 4WD

Registered owner                      JASON RATTE  
 Serial number / V.I.N.                1FTFW1EF2GFA33858  
 Body type                                 1/2 TON PICKUP  
 Cylinders / C.C.  
 Gross vehicle weight (kg)  
 Purchase or list price new including \$42,000  
 equipment

**Lessor**

SIGNATURE AUTO SALES  
 916 ALGONQUIN BLVD E  
 TIMMINS, ON P4N 1A4

## Rating Information / Remarks

**Vehicle use**                      Pleasure  
**Kilometres driven**                5,000 km driven each year  
**Territory**                         1  
**Rate group**  
 Direct Compensation - Property Damage                33  
 Accident Benefits    28  
 Collision or Upset    36  
 Comprehensive/Specified Perils                            48

**Driver**  
**Principal driver**                    JASON RATTE  
     33 years old  
     17 years licensed  
     17 years claims free  
     Married  
**Secondary driver**                    AMANDA RATTE  
     29 years old  
     Married

**Discounts**  
 Renewal  
 Multi-Product  
 COVID-19 Auto  
 More Vehicles Than Operators  
 Multi-Vehicle  
 Snow Tire

**Accident Protection Endorsement**  
**Protected**  
 JASON RATTE, AMANDA RATTE

(continued)

## Insurance Coverages

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Liability</b>	\$2,000,000			
Bodily Injury		\$129		\$129.00
Property Damage		\$16		\$16.00
<b>Accident Benefits (Standard Benefits)</b>	As stated in Section 4 of Policy	\$117		\$117.00
<b>Optional Increased Accident Benefits</b>				
Income Replacement (\$600/\$800/\$1,000)	up to \$ per week			This coverage declined
Medical, Rehabilitation & Attendant Care (\$130,000/\$1,000,000)	\$1,000,000	\$23		\$23.00
Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	As stated in Section 4 of Policy			This coverage declined
Caregiver, Housekeeping & Home Maintenance	As stated in Section 4 of Policy			This coverage declined
Death & Funeral	As stated in Section 4 of Policy			This coverage declined
Dependant Care	As stated in Section 4 of Policy			This coverage declined
Indexation Benefit (Consumer Price Index)	As stated in Section 4 of Policy			This coverage declined
<b>Uninsured Automobile</b>	As stated in Section 5 of Policy	\$10		\$10.00
<b>Direct Compensation - Property Damage*</b>	\$0	\$172		\$172.00
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation - property damage.				
<b>Loss or Damage**</b>				
** This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.				
All Perils				
Collision or Upset	\$500	\$222		\$222.00
Comprehensive (excluding Collision or Upset)	\$250	\$211		\$211.00
Specified Perils (excluding Collision or Upset)				
<b>Policy Change Forms</b>				
OPCF 44R Family Protection Coverage	\$2,000,000	\$21		\$21.00
Accident Protection Endorsement				Included
OPCF 5 Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s)				
OPCF 20 Coverage for Transportation Replacement	\$2,000	\$80		\$80.00
<b>Total premium for automobile 4</b>				<b>\$1,001.00</b>

(continued)

## Described Automobiles

### Vehicle No. 7 2017 ARCTIC CAT XF 8000 HIGH COUNTRY

Registered owner	JASON RATTE
Serial number / V.I.N.	4UF17SNW1HT116352
Body type	DEEP SNOW/MOUNTAIN
Cylinders / C.C.	794
Gross vehicle weight (kg)	
Purchase or list price new including equipment	\$9,000

## Rating Information / Remarks

<b>Vehicle use</b>	Pleasure	<b>Driver</b>	
<b>Territory</b>	1	Principal driver	JASON RATTE 33 years old 16 years licensed Married
<b>Rate group</b>		Secondary driver	AMANDA RATTE 29 years old Married
Direct Compensation - Property Damage	17	<b>Driving record</b>	
Comprehensive/Specified Perils	17	Principal driver	Bodily Injury 6 Direct Compensation - Property Damage 6 Accident Benefits 6
		<b>Discounts</b>	
		Renewal	
		Multi-Vehicle	
		Multi-Product	

## Insurance Coverages

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Liability</b>	\$2,000,000			
Bodily Injury		\$50		\$50.00
Property Damage		\$1		\$1.00

(continued)

## Insurance Coverages (continued)

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Accident Benefits (Standard Benefits)</b>	As stated in Section 4 of Policy	\$95		\$95.00
<b>Optional Increased Accident Benefits</b>				
Income Replacement (\$600/\$800/\$1,000)	up to \$ per week			This coverage declined
Medical, Rehabilitation & Attendant Care (\$130,000/\$1,000,000)	\$1,000,000			This coverage included
Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	As stated in Section 4 of Policy			This coverage declined
Caregiver, Housekeeping & Home Maintenance	As stated in Section 4 of Policy			This coverage declined
Death & Funeral	As stated in Section 4 of Policy			This coverage declined
Dependant Care	As stated in Section 4 of Policy			This coverage declined
Indexation Benefit (Consumer Price Index)	As stated in Section 4 of Policy			This coverage declined
<b>Uninsured Automobile</b>	As stated in Section 5 of Policy	\$5		\$5.00
<b>Direct Compensation - Property Damage*</b>	\$0	\$15		\$15.00
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation - property damage.				
<b>Loss or Damage**</b>				
** This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.				
All Perils				
Collision or Upset				
Comprehensive (excluding Collision or Upset)	\$500	\$114		\$114.00
Specified Perils (excluding Collision or Upset)				
<b>Policy Change Forms</b>				
OPCF 44R Family Protection Coverage	\$2,000,000	\$11		\$11.00
OPCF 32 Use of Recreational Vehicles by Unlicensed Operators				
<b>Total premium for automobile 7</b>				<b>\$291.00</b>

## Described Automobiles

**Vehicle No. 10 2021 KIA TRUCK/VAN SORENTO X-LINE  
TURBO 4DR AWD**

Registered owner AMANDA RATTE  
 Serial number / V.I.N. 5XYRGDLFXMG066193  
 Body type

Lienholders (to whom loss may be jointly payable)

BANK OF MONTREAL  
 155 REXDALE BLVD  
 1ST FLOOR  
 REXDALE, ON M9W 5Z8

(continued)

## Described Automobiles (continued)

Cylinders / C.C.

Gross vehicle weight (kg)

Purchase or list price new including equipment \$49,707

## Rating Information / Remarks

<b>Vehicle use</b>	Pleasure	
<b>Kilometres driven</b>	10,000 km driven each year	
<b>Territory</b>	1	
<b>Rate group</b>		
Direct Compensation - Property Damage		37
Accident Benefits		31
Collision or Upset		40
Comprehensive/Specified Perils		39

<b>Driver</b>	
Principal driver	AMANDA RATTE 29 years old 13 years licensed 13 years claims free Married
Convictions	1 minor
Secondary driver	JASON RATTE 33 years old Married

<b>Surcharges</b>	
AMANDA RATTE	Conviction - Principal Driver 17.5%

<b>Discounts</b>
Renewal
COVID-19 Auto
Multi-Vehicle
Snow Tire
Multi-Product

**Accident Protection Endorsement**  
Protected  
AMANDA RATTE, JASON RATTE

## Insurance Coverages

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Liability</b>	\$2,000,000			
Bodily Injury		\$169		\$169.00
Property Damage		\$15		\$15.00

(continued)



## Insurance Coverages (continued)

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Accident Benefits (Standard Benefits)</b>	As stated in Section 4 of Policy	\$225		\$225.00
<b>Optional Increased Accident Benefits</b>				
Income Replacement (\$600/\$800/\$1,000)	up to \$ per week			This coverage declined
Medical, Rehabilitation & Attendant Care (\$130,000/\$1,000,000)	\$1,000,000			This coverage included
Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	As stated in Section 4 of Policy			This coverage declined
Caregiver, Housekeeping & Home Maintenance	As stated in Section 4 of Policy			This coverage declined
Death & Funeral	As stated in Section 4 of Policy			This coverage declined
Dependant Care	As stated in Section 4 of Policy			This coverage declined
Indexation Benefit (Consumer Price Index)	As stated in Section 4 of Policy			This coverage declined
<b>Uninsured Automobile</b>	As stated in Section 5 of Policy	\$9		\$9.00
<b>Direct Compensation - Property Damage*</b>	\$0	\$313		\$313.00
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation - property damage.				
<b>Loss or Damage**</b>				
** This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.				
All Perils				
Collision or Upset	\$500	\$393		\$393.00
Comprehensive (excluding Collision or Upset)	\$500	\$172		\$172.00
Specified Perils (excluding Collision or Upset)				
<b>Policy Change Forms</b>				
OPCF 44R Family Protection Coverage	\$2,000,000	\$19		\$19.00
Accident Protection Endorsement				Included
OPCF 20 Coverage for Transportation Replacement	\$2,000	\$80		\$80.00
OPCF 23A Lienholder Protection				
OPCF 43 Removing Depreciation Deduction		\$93		\$93.00
Expiry Date: August 12, 2026				
OPCF 47 Agreement not to Rely on SABS Priority of Payment Rules				
<b>Total premium for automobile 10</b>				<b>\$1,488.00</b>

(continued)

## Described Automobiles

### Vehicle No. 11 2016 ARCTIC CAT M 8000 LIMITED

Registered owner	JASON RATTE
Serial number / V.I.N.	4UF16SNW3GT105967
Body type	DEEP SNOW/MOUNTAIN
Cylinders / C.C.	794
Gross vehicle weight (kg)	
Purchase or list price new including equipment	\$8,000

## Rating Information / Remarks

Vehicle use                      Pleasure

Territory                        1

### Rate group

Direct Compensation - Property Damage	17
Comprehensive/Specified Perils	17

### Driver

Principal driver	AMANDA RATTE
	29 years old
	12 years licensed
	Married
Convictions	1 minor
Secondary driver	JASON RATTE
	33 years old
	Married

### Driving record

Principal driver	Bodily Injury	6
	Direct Compensation -	
	Property Damage	6
	Accident Benefits	6

### Discounts

Renewal  
 Multi-Vehicle  
 Multi-Product

(continued)



## Insurance Coverages

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Liability</b>	\$2,000,000			
Bodily Injury		\$50		\$50.00
Property Damage		\$1		\$1.00
<b>Accident Benefits (Standard Benefits)</b>	As stated in Section 4 of Policy	\$95		\$95.00
<b>Optional Increased Accident Benefits</b>				
Income Replacement (\$600/\$800/\$1,000)	up to \$ per week			This coverage declined
Medical, Rehabilitation & Attendant Care (\$130,000/\$1,000,000)	\$1,000,000			This coverage included
Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	As stated in Section 4 of Policy			This coverage declined
Caregiver, Housekeeping & Home Maintenance	As stated in Section 4 of Policy			This coverage declined
Death & Funeral	As stated in Section 4 of Policy			This coverage declined
Dependant Care	As stated in Section 4 of Policy			This coverage declined
Indexation Benefit (Consumer Price Index)	As stated in Section 4 of Policy			This coverage declined
<b>Uninsured Automobile</b>	As stated in Section 5 of Policy	\$5		\$5.00
<b>Direct Compensation - Property Damage*</b>	\$0	\$16		\$16.00
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation - property damage.				
<b>Loss or Damage**</b>				
** This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.				
All Perils				
Collision or Upset				
Comprehensive (excluding Collision or Upset)	\$500	\$109		\$109.00
Specified Perils (excluding Collision or Upset)				
<b>Policy Change Forms</b>				
OPCF 44R Family Protection Coverage	\$2,000,000	\$11		\$11.00
OPCF 32 Use of Recreational Vehicles by Unlicensed Operators				
<b>Total premium for automobile 11</b>				<b>\$287.00</b>

(continued)

## Described Automobiles

### Vehicle No. 12 2022 GMC SIERRA 1500 AT4 CREW CAB 4WD DIESEL

Registered owner	JASON RATTE
Serial number / V.I.N.	3GTUUEET4NG549953
Body type	1/2 TON PICKUP
Cylinders / C.C.	
Gross vehicle weight (kg)	
Purchase or list price new including equipment	\$90,248

**Lessor**

GM FINANCIAL CANADA LEASING LTD  
 BOX 9550  
 STATION T CSC  
 OTTAWA, ON K1G 3V2

## Rating Information / Remarks

Vehicle use	Pleasure	
Kilometres driven	20,000 km driven each year	
Territory	1	
<b>Rate group</b>		
Direct Compensation - Property Damage		31
Accident Benefits		28
Collision or Upset		40
Comprehensive/Specified Perils		41

**Driver**

Principal driver	JASON RATTE
	33 years old
	17 years licensed
	17 years claims free
	Married
Secondary driver	AMANDA RATTE
	29 years old
	Married

**Discounts**

COVID-19 Auto  
 Multi-Vehicle  
 Renewal  
 Multi-Product  
 Snow Tire

**Accident Protection Endorsement**
**Protected**

JASON RATTE, AMANDA RATTE

*(continued)*

## Insurance Coverages

	LIMIT/ DEDUCTIBLE	PREMIUM	OCCASIONAL DRIVER PREMIUM	TOTAL PREMIUM
<b>Liability</b>	\$2,000,000			
Bodily Injury		\$148		\$148.00
Property Damage		\$15		\$15.00
<b>Accident Benefits (Standard Benefits)</b>	As stated in Section 4 of Policy	\$144		\$144.00
<b>Optional Increased Accident Benefits</b>				
Income Replacement (\$600/\$800/\$1,000)	up to \$ per week			This coverage declined
Medical, Rehabilitation & Attendant Care (\$130,000/\$1,000,000)	\$1,000,000			This coverage included
Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)	As stated in Section 4 of Policy			This coverage declined
Caregiver, Housekeeping & Home Maintenance	As stated in Section 4 of Policy			This coverage declined
Death & Funeral	As stated in Section 4 of Policy			This coverage declined
Dependant Care	As stated in Section 4 of Policy			This coverage declined
Indexation Benefit (Consumer Price Index)	As stated in Section 4 of Policy			This coverage declined
<b>Uninsured Automobile</b>	As stated in Section 5 of Policy	\$9		\$9.00
<b>Direct Compensation - Property Damage*</b>	\$0	\$227		\$227.00
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation - property damage.				
<b>Loss or Damage**</b>				
** This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.				
All Perils				
Collision or Upset	\$500	\$412		\$412.00
Comprehensive (excluding Collision or Upset)	\$500	\$232		\$232.00
Specified Perils (excluding Collision or Upset)				
<b>Policy Change Forms</b>				
OPCF 44R Family Protection Coverage	\$2,000,000	\$19		\$19.00
Accident Protection Endorsement				Included
OPCF 5 Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s)				
OPCF 20 Coverage for Transportation Replacement	\$2,000	\$80		\$80.00
<b>Total premium for automobile 12</b>				<b>\$1,286.00</b>

(continued)



Discounts

You have saved \$1,802.00 because of your discounts.

*Robert Wesseling*

Robert Wesseling  
President and Chief Executive Officer  
Authorized Signature of Insurer

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