

LOSS TRANSFER SUMMARY

	Automobile insured by first-party insurer¹	Automobile insured by second-party insurer	When does second-party insurer reimburse the first-party insurer?	How much does the second-party insurer pay?	When are payments made by the second-party insurer?
Situation 1	<ul style="list-style-type: none"> ● motorcycle, or ● motorized snow vehicle 	Any automobile <i>other than</i> a: <ul style="list-style-type: none"> ● motorcycle, ● off-road vehicle, or ● motorized snow vehicle 	When the driver of the automobile insured by it is partially or entirely at fault in the incident, according to the Fault Determination Rules (O.Reg. 276/90). fault in the incident, according to the Fault Determination Rules. (Note: Reimbursement is not available for the first \$2,000 in no-fault benefits paid by the first-party insurer.)	The total amount of no-fault benefits paid by the first-party insurer to its insured is calculated based on the percentage that the driver of the vehicle covered by second-party insurer was at	On an ongoing basis (i.e., when invoiced by the first-party insurer)
Situation 2	Any automobile <i>other than</i> a heavy commercial vehicle (over 4,500 kg)	A heavy commercial vehicle ² (over 4,500 kg)	Same as above	Same as above	Same as above

	What issues may be disputed?	Reimbursements to be assigned to what part of policy?	Can claim be transferred to second-party insurer?
Situation 1	Disputes about the responsibility of the second-party insurer to provide reimbursement to the first-party insurer may be referred to Arbitration under the <u>Arbitrations Act</u> .	Part B (Accident Benefits)	No
Situation 2	Same as above	Same as above	No

Notes:

¹Provided that motorcycles or motorized snow vehicles are the only types of automobile insured under the policy.

²Provided that the automobile is used primarily to transport materials, goods, tools or equipment.