



RE: AUTOMOBILE INSURANCE POLICY

We are writing in regard to your verbal request to change your automobile policy to Comprehensive coverage only, effective from _____. As your Insurance Broker, we feel it is necessary for you to understand the possible consequences.

This request will delete all coverages under the following:

- * Bodily Injury/Property Damage Liability
- * Direct Compensation Property Damage
- * Uninsured Motorist
- * Accident Benefits (and any optional benefits)
- * OPCF #44 - Family Protection
- * Any other Ontario Automobile Policy coverages which your specific policy included
- * Collision Coverage - if previously insured on your policy

Due to changes under the current automobile policy system Bill 59 , you may be deleting coverages which will restrict or eliminate your ability to claim for injury/death; even though you are not operating your vehicle (i.e. A passenger in someone else s vehicle, or as a pedestrian.).

We request that you sign where indicated below, and return this to our office as soon as possible, so that we can submit this to your Insurance Company with the request to reduce coverage.

As always, if you have any questions, or wish to discuss this matter further, please feel free to contact our office.

Insured s signature

Date