INSURANCE COVERAGE 2026 - 2027

All CanaDream Inc. vehicles are insured with $5 million public liability and property damage.

A security deposit is required on a major credit card for the collision and comprehensive insurance deductibles as outlined below. The deposit is refundable upon the return of the vehicle in the same condition as it was received and if it was not involved in any incident claims. Any Guest that is involved in an incident will have their deposit held (to the maximum charge listed below), *for a **minimum** of 60 days **or*** until the incident claim is closed. Claims that are less than the deposit amount will have the difference refunded to the Guest upon the closing of the incident claim. The Guest is responsible for the maximum charge detailed below where expenses include, but are not limited to, towing, storage fees, damage to the CanaDream Inc. vehicle, damage to third party property, injury claims, insurance adjuster fees, loss of use, and legal fees.

This policy does not cover liability for loss of personal property, nor does it cover costs for accommodation, transportation, or replacement of the vehicle if the vehicle is stolen or should an incident occur that makes the rented vehicle inoperable. In these situations, and depending on availability, a new signed rental agreement must be in place before a replacement vehicle is provided. The Guest is also responsible for loss of use; this will be charged for the period the RV is unavailable due to repairs.
Incidents must be reported within 24 hours and be accompanied by either the online accident report or written accident report and police report or file number.

CanaDream offers options that reduce the Guest's financial responsibility for covered physical damage to the Rental Vehicle. **Liability Reduction** and **Liability Reduction Zero** are not insurance, but are contractual agreements between CanaDream and the Guest, wherein CanaDream agrees to seek reduced or no recovery for covered physical damage to the Rental Vehicle, subject to exclusions. Liability Reduction fees are charged per night, for a minimum charge of 5 nights, up to a maximum of 30 nights. Fees are noted in the table below.

- **Liability Reduction (LR)*** – selecting this product reduces the Guest liability to $1,000.
- **Liability Reduction Zero (LRZ)*** - selecting this product reduces the Guest liability to $0.

		Standard Liability		Liability Reduction (LR)	Liability Reduction Zero (LRZ)
		31 Mar, 25 - 29 Mar, 26	30 Mar, 26 - 28 Mar, 27	31 Mar, 25 - 28 Mar, 27	31 Mar, 25 - 28 Mar, 27
	You Pay	$0 per night		$30 per night	$45 per night
Your Security Deposit	Maximum Liability	$3,000	$5,000	$1,000	$0
Your Responsibility	Vehicle damage*	$3,000	$5,000	$1,000	$0
	Windshield & Tires**	X	X	X	Y

*Exclusions apply. See Incidents Not Covered
**Covers windshield replacement, not call out charges and exclusions apply. See Incidents Not Covered

The Guest is responsible for the following maximum charges:

Incident Type	Liability Options			
	Standard Liability (SL)		Liability Reduction (LR)	Liability Reduction Zero (LRZ)
Travel period	**31 Mar, 25 -29 Mar, 26**	**30 Mar, 26 -28 Mar, 27**	**31 Mar, 25 – 28 Mar, 27**	**31 Mar, 25 – 28 Mar, 27**
Two vehicle accident on a signed and numbered road, fire, theft, or vandalism (with police and accident report)	$3,000	$5,000	$1,000	$0
Off-road (e.g., campsites, parking lots, driveways, gas stations, etc.)	$3,000	$5,000	$1,000	$0
Single vehicle incident: any damage caused by contact with any stationary object (e.g., parked vehicle, walls, trees, etc.) anywhere (on or off-road, private, or public property)	$3,000	$5,000	$1,000	$0
Vehicle damage - cause unknown (including hit and run by unknown third party)	$3,000	$5,000	$1,000	$0
Acts of nature (natural disasters including, but not limited to, hail, floods, lightning)	$3,000	$5,000	$1,000	$0
Interior damage (not caused by a two-vehicle accident on a numbered road)	$3,000	$5,000	$1,000	$0
Collision with animals	$3,000	$5,000	$1,000	$0
Hubcap replacement	$200 each	$200 each	$200 each	$0
Tire damage (does not include tow charges)	$1,000 per tire	$1,000 per tire	$1,000 per tire	$0
Windshield - replacement glass, fitting and recalibration	$1,000	$1,000	$1,000	$0

The following incidents are not covered by the insurance policy and the Guest is responsible for all costs:

Incidents Not Covered	All Cost Liability		
	Standard Liability (SL)	Liability Reduction (LR)	Liability Reduction Zero
Undercarriage damage (not caused by a two-vehicle accident on a numbered road)	All Costs	All Costs	All Costs
Wrong Fuel: $8,500 will be charged at drop off. The difference in actual costs will be charged or refunded as applicable.	All Costs	All Costs	All Costs
No written accident report & police file number (or station notification with 24hrs of incident)	All Costs	All Costs	All Costs
Committing hit & run	All Costs	All Costs	All Costs
Damage caused by misuse of brakes.	All Costs	All Costs	All Costs
Parkade, drive-through, and height restriction damage -$10,000 will be charged at drop off. The difference in actual costs will be charged or refunded as applicable.	All Costs	All Costs	All Costs
Damage caused by not maintaining correct fluid levels, e.g. oil, or failure to maintain correct tire pressure.	All Costs	All Costs	All Costs
Damage caused by pets.	All Costs	All Costs	All Costs
Use of unauthorized accessories (i.e., awning, hitch, etc.) or driving with slide out in the out position.	All Costs	All Costs	All Costs
Incidents while driving in unauthorized areas, including the USA, without prior authorization.	All Costs	All Costs	All Costs
Incidents caused while the vehicle is driven by an impaired **or unauthorized driver.	All Costs	All Costs	All Costs
Damages Incurred during illegal act(s) and/or willful damage.	All Costs	All Costs	All Costs

** **Impaired Driving: Driving under the influence of alcohol, drugs (including Cannabis) and fatigue/lack of sleep**

Security Deposit

The insurance security deposit which is paid at pick up should be paid by Credit Card, (we accept Mastercard, Visa and America Express). **The Cardholder must be present at pickup.** The payment is processed for the duration of the RV rental and the security deposit will be refunded to the same card if the vehicle has not been in an incident or any damage caused in line with our insurance policy.

Unauthorized Areas

Unauthorized Areas include Northern Surcharge areas, the USA, and any restricted geographic areas which CanaDream may determine at any time. Without prior permission to drive the vehicle in these areas, there is no insurance coverage and the guest is responsible for all damages, related expenses, and costs. The guest is also subject to a $1500 penalty. CanaDream reserves the right to restrict access to specific geographic areas at any time. These restrictions may be applied at the time of pick up. The guest assumes all responsibility for any expense or loss of time while travelling in restricted geographic areas.

Northern Surcharge Areas

A Northern Surcharge of $650 will apply for rentals starting at any station other than Whitehorse when travelling in or on any of the following areas or roads. Guests must pay the Northern Surcharge fee prior to entering these areas:

- **British Columbia:** Highway 113 North of Terrace, Cassiar Highway (#37) north of Kitwanga, Alaska Highway 97 north of Charlie Lake (Fort St. John),
- **Alberta:** Highway 35 north of Peace River, all highways continuing north of Salt Prairie, Marten Beach, Calling Lake, Brent and Pitlochrie/Imperial Mills
- **Saskatchewan:** Highway 904 North of Meadow Lake Provincial Park, Highway 903 North of Meadow Lake, Highway 155 north of Green Lake, Highway 924, Highway 922 north of Dugout Lake, Highway 2 north of Montreal Lake, Highway 969 north of Montreal Lake, any roads north of Highway 106 between Narrow Hills Provincial Park and Creighton
- **Manitoba:** Any roads north of Flin Flon, Highway 39, east of Simonhouse Lake, Highway 6 north of Grand Rapids, any roads north from Highway 304, Highway 224 north of Peguis, Highway 234 north of Beaver Creek
- **Ontario:** Highway 105 north of Vermillion Bay, Highway 665, Highway 72 north of Big Sandy Lake, Highway 599 north of Sandbar Lake Provincial Park, any roads leading north of Highway 17 between Ignace and Shabaqa Corners, all roads leading north from Highway 11.
- **Quebec:** Highway 109 north of Saint-Dominique-du-Rosaire, Highway 397 north of Highway 395, Highway 113 north of Senneterre, Highway 167 north and west of La Doré, Highway 385 north of Lake Etroit, Highway 138 north and east of Sept-Iles.
- **Newfoundland & Labrador:** All roads
- **Northwest Territories:** All roads
- **Yukon:** All roads
- **Nunavut:** All roads

This is not a comprehensive list. Please refer to the **interactive map** on our website to ascertain whether any intended travel area is inside a Northern Surcharge area. Permission to travel to Northern Surcharge areas must be expressly requested and confirmed at the time of reservation. Please also view the Prohibited Travel Areas information below as some roads within the Northern Surcharge area are travel prohibited.

Festival Surcharges

CanaDream is happy for Guests to attend festivals in Canada and the USA from any of our locations with **pre-authorized** permission to travel with the exception of:

- Burning Man Festival in Nevada – CanaDream Inc. does not permit any RV to be taken to the Burning Man festival. Guests who take a CanaDream unit to this festival will automatically have their insurance voided, making them responsible for all costs for damage, cleaning, and repairs and in addition will incur a $5,000 fine.

CanaDream reserves the right to alter or change the list of festivals which CanaDream RVs can be taken to at any time. Guests wishing to take a CanaDream RV to a festival must request permission at the time of booking.

PROHIBITED TRAVEL AREAS

Travel in the following areas is strictly forbidden at all times:

Mexico: travel to Mexico is prohibited at any time.

St Pierre & Miquelon (off the coast of Newfoundland): prohibited at any time.

Alaska
Denali Highway (Highway 8 from Paxson to Cantwell), Dalton Highway (north of Livingood)
Eagle, Alaska (Hwy 5 north) from the junction of Hwy 9 (Top of the World Highway) and Highway 5 west McCarthy Road between Chitina and McCarthy
Northway Road (off AK-2) to Northway Nabesna Road (off AK-1) to Nabesna

Mainland USA
Manhattan Island: RVs are prohibited at any time
Burning Man Festival, Black Rock Desert, Nevada

British Columbia
North Shore Road east of Kissinger Lake campground (on Vancouver Island)
Head Bay Road (Highway 28) from Gold River to Tahsis (on Vancouver Island)

Yukon
North Canol Highway

Newfoundland & Labrador
Trans Labrador Highway (Highway 500) from Goose Bay to Labrador City Highway 389 from Labrador to Baie Comeau
Highway 510 from Red Bay to Happy Valley-Goose Bay

Quebec
Highway 167 north of Chibougamau
Highway 389 from Baie Comeau to Labrador
Highway 109
Anticosti Island

Canada and USA
All Forestry and Forest Service Roads

Travel Restricted Areas

- Travel on the Dempster Highway in the Yukon is ***not*** permitted between 15 September and 15 May due to road conditions. We are happy for our Guests to travel on this road between 16 May and 14 September.
- Travel to Death Valley is limited to the low season (15 September through 15 May) due to extreme temperatures and road conditions.
- Travel to other remote areas not mentioned here may be possible, only if written permission is obtained from CanaDream prior to travel.
- Billy Diamond Highway on upon signing of waiver

Guests assume all responsibility for any expense or loss of time while traveling in restricted areas.

Guests are welcome to travel into the United States. A $100 US Driving fee applies to any travel within the United States (including Alaska). There will be no insurance coverage if Guests travel into the United States without prior authorization.

Urban restrictions

Parking of your vehicle is **prohibited** in the greater metropolitan areas of Montreal and Ottawa. This includes all pay parking lots, hotel parking lots, side streets, etc. There are designated RV parking lots available close to public transit where you are permitted to leave your RV while exploring the city of Ottawa. https://ottawa.ca/en/parking-roads-and- travel/parking/motorhome-and-tour-bus-parking

CanaDream Inc. RVs have GPS tracking which trigger alerts when any RV is being driven into a Northern Surcharge, Prohibited or Restricted travel area.

I have read these conditions and agree to pay for any damage not covered by the plan as described above and in the Terms and

Conditions.