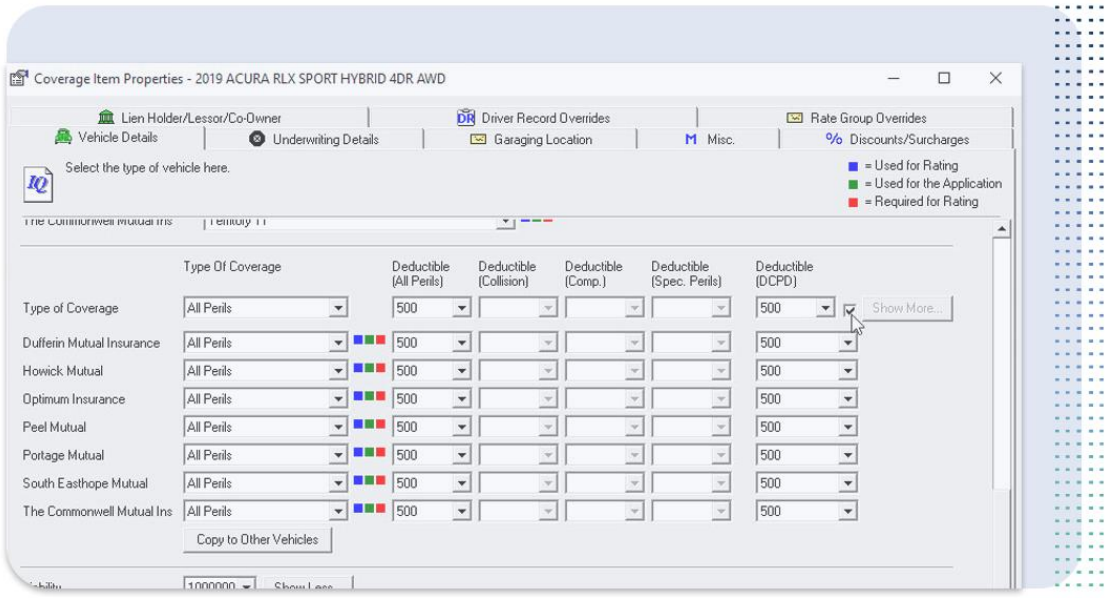
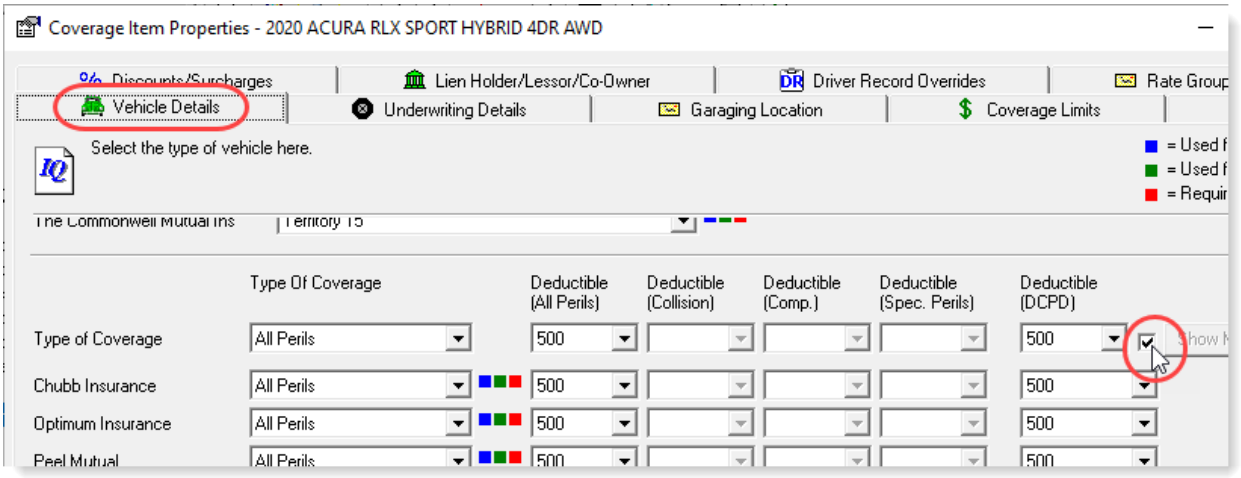
TBW Feature Release: Ontario Brokers Can Now Easily Opt Out of DCPD Coverage



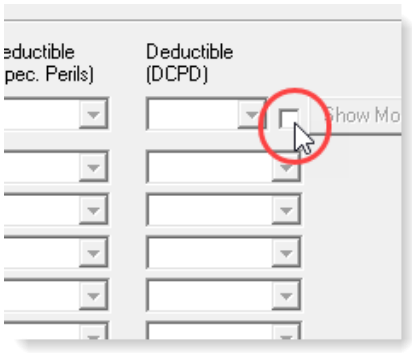
As DCPD coverage is optional as of January 1, we've updated Auto IntelliQuote so it's easy to opt out of this coverage. Simply select the DCPD checkbox to add the coverage or deselect it to opt out.

When adding or editing a vehicle in an Auto IQ, select the **Vehicle Details** step/tab in Coverage Item Properties. A new checkbox displays below the **Deductible (DCPD)** heading in the Type of Coverage section. Select the checkbox to add DCPD coverage; deselect the checkbox to opt out of DCPD coverage.

- When the checkbox is selected, you can select a shared deductible and edit selections for each company as needed.

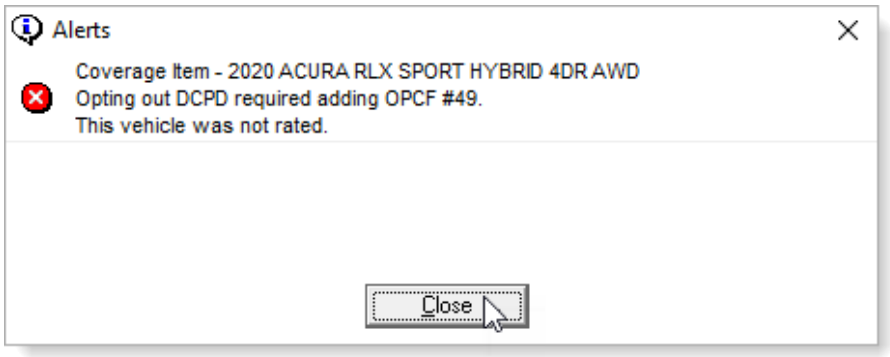


- When the checkbox is unselected, options will be greyed out and you will be unable to select a shared deductible or individual company deductibles.



In a new Auto IQ, the DCPD checkbox will default to selected, and the default deductible for each company will automatically be selected. You can edit these selections as needed.

When opting out of DCPD coverage, the OPCF #49 *Agreement Not to Recover for Loss or Damage from an Automobile Collision* endorsement must be added to the vehicle. This endorsement can be added in the Vehicle Endorsements step when you are adding a vehicle or in the Optional Coverages window. An Alert message will display if you try to opt out of DCPD coverage without adding the OPCF #49 endorsement.



This feature is applicable for all companies, effective January 1.

For more information about the option to opt out of DCPD coverage, please visit the FSRA (Financial Services Regulatory Authority of Ontario) website: https://www.fsrao.ca/newsroom/auto-update-december-12-2022#newgud3.

Please share this information with the appropriate TBW users in your office(s). If you have any questions, please contact our Client Services Team at support@zendesk.rivalit.com or 1-888-840-3493 (toll-free).

Thank you for using TBW.

Yours sincerely,

Rival Insurance Technology