

Safety Fitness Certificate Application

Insurance Requirements

Commercial Vehicle Certificate and Insurance Regulation – Section 24 Cargo Insurance

Schedule 1

SCHEDULE 1 Goods Exempt from Cargo Insurance

Alfalfa (raw or pelletized)	Lime
Animal feed and related concentrates and supplements (not for human consumption)	Loam
Asphalt mix (bituminous)	Logs
Brick	Lumber
Cement (wet or dry)	Newspapers
Clay	Organic manure
Coal	Peat moss
Concrete products	Propane
Condensate	Salt
Crude oil	Sand
Crushed glass	Sawdust
Dead animals	Scrap iron
Drilling mud	Septic tank refuse
Fodder	Snow
Garbage	Stone
Grain	Sugar beets (raw or pelletized)
Granite	Sulphur
Granulite	Topsoil
Gravel	Water
Herculite	Woodchips

NOTE: The Commercial Vehicle Certificate and Insurance Regulation AR 314/2002 Section 24(1)(b) indicates that cargo does not apply to a person who owns the goods that the person is transporting (i.e. permanently mounted equipment, welding truck, tools, equipment owned by the person named on the vehicle registration certificate).

Cargo Insurance Requirements

24(2) A registered owner must maintain cargo insurance against loss of or damage to goods transported.

- (a) for each commercial vehicle engaged in the transportation of farm produce other than dairy products, at least \$600;
 - (b) for each commercial vehicle engaged in the transportation of unprocessed milk or cream, an amount equal to the actual cash value of the goods.
- (3) If a person is engaged in the transportation of a mobile home, that person must maintain, in respect of the mobile home, insurance acceptable to the Registrar, and
- (a) for a single wide mobile home
 - (i) provides coverage against loss or damage for the greater of
 - (A) \$10,000, or
 - (B) the cash value of the mobile home and its contents, if any and
 - (ii) provides for collision coverage on the mobile home
 - (b) for a double wide mobile home
 - (i) provides coverage against loss or damage for the cash value of the 2 halves and their contents, if any,
 - (ii) provides that if one of the halves is damaged to the extent that it is not practicable to repair it, the other half will be considered to have been also destroyed, and
 - (iii) provides for collision coverage on the mobile home.
- (4) If subsections (2) and (3) do not apply, the registered owner who transports goods on a commercial vehicle must maintain cargo insurance against loss or damage to goods transported as follows:

Vehicle Specifications	Minimum Cargo Insurance Required
For each vehicle having a gross weight not exceeding 12,700 kg	\$15,000
For each vehicle having a gross weight exceeding 12,700 kg but not exceeding 18,000 kg	\$20,000
For each vehicle having a gross weight of at least 18,000 kg but not exceeding 21,000 kg	\$20,000
For each vehicle having a gross weight exceeding 21,000 kg but not exceeding 37,000 kg	\$27,000
For each vehicle having a gross weight exceeding 37,000 kg	\$32,000

- (5) In this section, “registered gross weight” means the weight specified on the certificate of registration issued in respect of the vehicle.