INDIVIDUALLY RATED COMMERCIAL AUTO (IRCA)

Insurance coverage for non-fleet commercial vehicles

An overview for licensed brokers in Ontario



beneva

People protecting people

We provide your clients with commercial auto insurance solutions tailored to their business.

Competitive coverage

Protect individually rated commercial vehicles with optional add-ons.

Instant processing

Quote, bind, and issue policies in minutes directly through your broker management system and quoting tool with real-time pricing.

Streamlined service

Reach our team quickly to resolve underwriting and billing issues with convenient voicemail and call-back options.

Simple self-serve tools

Completely digital

Price and issue policies instantly within your own broker management system and quoting tool.

Fast delivery

Give your clients a digital copy of their policy immediately, and we will mail the printed copy within a few days.

Straight-through processing

Experience fast, automated approvals for IRCA vehicles with fewer manual underwriting reviews.

Reliable support

Get fast answers for underwriting, billing, and technical issues from our operations team with direct voicemail and call-back options.



Standard auto insurance policies with optional add-ons to enhance coverage.

Highlights

- Up to a six-point driving record rating on qualified accounts.
- Accident Forgiveness.
- PCF 322 Driving Record Protection available.
- OPCF limit up to $5,000 for light commercial vehicles.

Optional coverages

Optional Accident Benefits

Boosts standard accident benefits coverage to provide extra protection.

Increased Third Party Legal Liability

Up to $5 million in coverage available.

Rental Vehicle

Helps pay for a rental vehicle up to a specified limit while a vehicle is being repaired or replaced after a covered claim.

Removing Depreciation Deduction (light commercial vehicles only)

Removes depreciation for brand-new vehicles if there is a total loss within a set period, so that the vehicle can be replaced with a similar make and model.

Optional features

Additional savings for:

- New business loyalty (three years with a prior commercial auto carrier)
- Placing the commercial property policy alongside the auto policy
- Renewal loyalty (after three years)



What we write

Light commercial vehicles

Up to 4,500 kg gross vehicle weight.

Heavy commercial vehicles

Over 4,500 kg gross vehicle weight
(excluding dump trucks over 7,000 kg).

Local operations

Vehicles operating within 160 kilometres of their garaging address. A surcharge applies for incidental travel between 160 and 500 kilometres.

Target operations

- Retail and wholesale delivery
- Bakeries, breweries, dairies, fish or seafood vendors, and distributors
- Industrial machinery manufacturing and distribution
- Grocers and produce dealers
- Hardware stores
- Building product delivery
- Butchers and caterers
- Landscapers, nursery workers, gardeners, and garden centres

Contractors

- Commercial and residential cleaning services
- Renovations
- Carpentry, framing, masonry, roofing, and flooring
- Window and door installations
- Appliance service and repair
- Cabinet and countertop installations
- Electrical, HVAC, and plumbing



Contact us

For quote submissions, underwriting, billing, and technical support:

1 844 974-4673

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