

Ontario auto insurance Follow up on changes to OPCF 20, 27 and PCF 320

Last month, we told you about the [updates](#) we are making to our OPCF 20, 27 and PCF 320 offering. We made these updates to ensure that we are keeping in line with current market offerings and to help you continue to provide your customers with coverage options that suit their needs.

What you need to know about policies with PCF 320

The PCF 320 bundle limit of \$1,500 for OPCF 20 and \$30,000 limit for OPCF 27 is no longer available for policies without a separate premium surcharge.

- Customers with this limit will renew this policy term (i.e. 2023 to 2024) with this coverage still included.
- Customers are required to choose a new limit before the next renewal (i.e. 2024 to 2025).
- If the customer does not choose a new limit, the coverage will be removed at the next renewal.
- If a new limit is chosen, the coverage will be updated and the premium will be charged immediately.
- Customers affected by this change will receive a letter in their renewal policy package for this term.

This update will be running for a full policy term and as a result, we are unable to provide you with policy lists. If you would like to proactively contact your customers, our auto policy renewals are released 54 days prior to the renewal effective date.

- If your customer decides to **update their limit immediately**, you can proceed to make this change on Guidewire.
- If your customer decides to **update their limit prior to renewal**, please call us at 1-844-974-GORE(4673) before the 54-day release date to avoid coverage being removed.

If you have any questions, please contact your Business Development representative.