

STATEMENT OF POLICY AND PROCEDURE VEHICLE AND PROPERTY DAMAGE CLAIMS

1. POLICY

- 1.01 It is the Owen Sound Transportation Company's (OSTC) policy to provide safe and reliable transportation for passengers.
- 1.02 OSTC commits to clear and transparent communication with passengers on OSTC's obligations in the event of vehicle or property damage caused during transit on an OSTC vessel or while on OSTC property.

PURPOSE

- 2.01 The purpose of this policy is to inform all OSTC employees and appointees of OSTC's obligations if a passenger claims damages caused while travelling on OSTC-operated vessels or while on OSTC-controlled properties.
- 2.02 Passengers shall be informed of OSTC's obligations by the associated Terms and Conditions.

SCOPE

3.01 This policy applies to all passengers, employees and appointees.

4. DEFINITIONS

- 4.01 A "Division Director" is a member of the senior management team and refers to either the Director of the Northern Division or the Director of the Southern Division.
- 4.02 An "Employee" is any person who is currently employed by the OSTC in a contractual or part- or full-time capacity, permanent or temporary.
- 4.03 A "Manager" is a full-time or contractual employee who has other employees reporting to him/her and is responsible for their performance and day-to-day functions. For the purposes of this policy and procedure, supervisors, managers, directors and the President & CEO with subordinate positions are considered managers.
- 4.04 The "Safety Management System" is a structured and documented system that enables company personnel to implement the company's safety and environmental policies.

RESPONSIBILITY

- 5.01 Employees are responsible for performing their duties in accordance with this policy.
- 5.02 Employees who deal with passengers are responsible for informing passengers of OSTC's responsibilities when necessary and directing them to the Terms and Conditions of travelling on OSTC property.

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5.03 Passengers are responsible for familiarizing themselves and acting in accordance with all terms and conditions of travelling on OSTC property.

GENERAL

- 6.01 Vehicles, contents, and personal possessions are the sole responsibility of their owners.

 OSTC shall not be held liable for any damages, losses, or thefts that may occur to vehicles, their components, or any personal belongings within them.
- 6.02 OSTC is not liable for damages caused by force majeure events, including but not limited to accidents, collisions, fire, theft, vandalism, natural disasters, adverse weather, docking operations or any acts of third parties.
- 6.03 OSTC is not liable for damages caused by a passenger's failure to follow the directions of staff, disregarding instructions, not applying safe driving practices, or not maintaining control of the vehicle.
- 6.04 Ontario is a no-fault insurance province. Passengers must direct any claims for damages related to vehicles to their respective insurance company or personal insurance coverage with as much detail of the incident as can be provided. OSTC's insurer will cooperate with insurance providers and authorities as required to facilitate the claims process but will not assume any liability or financial responsibility for such claims.
- 6.05 Passengers are responsible for having appropriate insurance coverage for their vehicles.
- 6.06 Passengers are responsible for ensuring that their vehicles (including motorcycles and bicycles) are securely parked and properly locked during transit.
- 6.07 Passengers are responsible for removing any valuables in their vehicles from plain sight.
- 6.08 Passengers are responsible for the well-being of animals left in vehicles or trailers during transit and must make sure animals can be safely left unattended during transit. Passengers cannot access the vehicle deck while the vessel is underway.
- 6.09 Terminal and vessel staff have the right to refuse transportation to any vehicle that poses a safety hazard or fails to meet Ontario Motor Vehicle road safety standards. This may include vehicles with hazardous materials, leakage, or any condition that may cause damage to the ferry or other vehicles.

7. REFERENCES AND RELATED POLICIES AND PROCEDURES

- 7.01 Terms and Conditions Vehicle and Property Damage effective June 20, 2023.
- 7.02 Vehicle Incident Report
- 7.03 Accident/Incident Investigation, Safety Management System

PROCEDURE

- 8.01 The Terms and Conditions Vehicle and Property Damage shall be made available to passengers on the website, during the reservation process, in terminals and onboard vessels.
- 8.02 Employees who are approached by passengers requesting damage claims should refer the passenger to the Terms and Conditions Vehicle and Property Damage and advise the passenger to contact their insurance provider.

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- 8.03 Employees may escalate the request as deemed appropriate to their immediate manager or the Division Director.
- 8.04 To the extent possible, OSTC maintains documentation of witnessed and reported incidents involving vehicles that occur onboard an OSTC vessel or on OSTC-controlled property in the form of the vehicle incident report form. Incidents are reported to the appropriate division director and the Director of Health, Safety, Environment and Compliance, as per the incident reporting procedures in the Safety Management System.
- 8.05 Documentation shall be made available as required to assist in settling any claims.
- 8.06 This policy will be reviewed every 5 years or sooner is necessary, and the Terms and Conditions Vehicle and Property Damage shall be updated and redistributed at the same time if changes are required.
- 9. ATTACHMENTS N/A

Dated on the 22nd day of June, 2023

B. Carl Kuhnke President & CEO

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