

1 Q. **Tab 26; Volume II: Replace Off-Road Track Vehicles – Bishop’s Falls and Bay**
2 **d’Espoir**

3 Did Hydro have an accident insurance policy for Unit V7239 at the time of the
4 accident? If yes, did Hydro receive proceeds from the policy as a result of the
5 accident? If no, please provide the criteria that Hydro uses to determine which
6 vehicles will be insured.

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9 A. No, Hydro carries the mandatory Third Party Liability Insurance only. There is no
10 coverage for damages to any Hydro vehicles. Hydro has determined that it is more
11 cost effective to carry the risk as opposed to purchasing collision or comprehensive
12 insurance.