

Data Elements to Support Certificate of Automobile Insurance (Form) – July 1, 2026

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
No change	Data element #1	Certificate of automobile insurance (Ontario)	Static text	
No change	Data element #2	Insurer	Free form	
No change	Data element #3	This is your certificate of automobile insurance. Contact your broker/agent with any questions or if you require clarification regarding your coverage choices.	Static text	
No change	Data element #4	Policy number	Static text	
Renumbered	Data element #4.1	Policy number	Free form	
No change	Data element #5	Policy effective date (year/month/day)	Static text	
Renumbered	Data element #5.1	Policy effective date (year/month/day)	Free form	
No change	Data element #6	Policy expiry date (year/month/day)	Static text	
Renumbered	Data element #6.1	12:01 a.m.	Static text	
Renumbered	Data element #6.2	Policy expiry date (year/month/day)	Free form	
No change	Data element #7	All times are local times at the named insured's primary address shown on this certificate	Static text	
No change	Data element #8	Date prepared	Free form	Used to identify document version code
Renumbered	Data element #9	Broker/agent	Static text	
Renumbered	Data element #9.1	Broker/agent address including postal code	Free form	
Renumbered	Data element #9.2	Broker/agent phone number	Free form	
Renumbered	Data element #10	Named insured and primary address	Free form	Text Identifier
Renumbered	Data element #10.1	Named insured and primary address including postal code	Free form	Text Field
Renumbered	Data element #11	Lessor (if applicable)	Static text	Text Identifier
Renumbered	Data element #11.1	Lessor (if applicable) address including postal code	Free form	Text Field
No change	Data element #12	Described automobiles	Static text	
No change	Data element #13	Automobile number	Free form	Suggested: Automobile 1, Automobile 2, ...
No change	Data element #14	Model year and make	Free form	Text Identifier(s)

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
Renumbered	Data element #14.1	Model year and make	Free form	Text Field(s)
No change	Data element #15	Model and body type	Free form	Text Identifier(s)
Renumbered	Data element #15.1	Model and body type	Free form	Text Field(s)
No change	Data element #16	Serial No./V.I.N.	Free form	Text Identifier(s)
Renumbered	Data element #16.1	Serial No./V.I.N.	Free form	Text Field(s)
No change	Data element #17	Cylinders/C.C.	Free form	Text Identifier(s)
Renumbered	Data element #17.1	Cylinders/C.C.	Free form	Text Field(s)
No change	Data element #18	Purchase price / list price new	Free form	Text Identifier(s)
Renumbered	Data element #18.1	Purchase price / list price new	Free form	Text Field(s)
No change	Data element #19	Insurance coverages	Static text	
Renumbered	Data element #19.1	Limit	Static text	
Renumbered	Data element #19.2	Premium	Static text	
Renumbered	Data element #19.2	Premium for occasional driver	Static text	
No change	Data element #20	Automobile number	Free form	Suggested: Automobile 1, Automobile 2, ...
No change	Data element #21	Liability	Static text	
No change	Data element #22	Liability limit	Free form	Used to identify Third Party Liability limit as a single element
No change	Data element #23	Bodily injury	Static text	Text Identifier(s)
Renumbered	Data element #23.1	Bodily injury limit	Free form	Text Field(s)
No change	Data element #24	Bodily injury premium	Free form	Text Field(s)
No change	Data element #25	Bodily injury premium for occasional driver	Free form	Text Field(s)
No change	Data element #26	Property damage	Static text	Text Identifier(s)
Renumbered	Data element #26.1	Property damage limit	Free form	Text Field(s)
No change	Data element #27	Property damage premium	Free form	Text Field(s)
No change	Data element #28	Property damage premium for occasional driver	Free form	Text Field(s)
No change	Data element #29	Accident benefits (standard benefits)	Static text	

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
Renumbered	Data element #30	As stated in section 4 of the policy	Static text	Used to identify Section 4 Accident Benefits in the policy
No change	Data element #31	Accident benefits (standard benefits) - Premium	Free form	
No change	Data element #32	Accident benefits (standard benefits) - Premium for occasional driver	Free form	
Amended	Data element #33	Optional and increased accident benefits	Static text	
New	Data element #33.1	Supplementary medical, rehabilitation and attendant care	Static text	
New	Data element #33.2	Optional and increased accident benefits - Selection identifiers (checkboxes)		Use of checkboxes are optional, but subject to adequately identifying purchased and available coverages
Amended	Data element #34	Income replacement	Static text	Used to identify benefit
Renumbered	Data element #35	(Up to \$ per week)	Static text	Used to identify rating base
Renumbered	Data element #35.1	Income replacement - Limit	Free form	
No change	Data element #36	Income replacement - Premium	Free form	
No change	Data element #37	Income replacement - Premium for occasional driver	Free form	
New	Data element #37.1	Non-earner	Static text	Used to identify benefit
New	Data element #37.2	Non-earner - Limit	Free form	
New	Data element #37.3	Non-earner - Premium	Free form	
New	Data element #37.4	Non-earner - Premium for occasional driver	Free form	
No change	Data element #38	Medical, rehabilitation and attendant care (\$130,000/\$1,000,000)	Static text	Used to identify benefit
No change	Data element #39	Medical, rehabilitation and attendant care (\$130,000/\$1,000,000) - Limit	Free form	
No change	Data element #40	Medical, rehabilitation and attendant care (\$130,000/\$1,000,000) - Premium	Free form	
No change	Data element #41	Medical, rehabilitation and attendant care (\$130,000/\$1,000,000) - Premium for occasional driver	Free form	
No change	Data element #42	Optional catastrophic impairment (additional \$1,000,000 added to standard benefit or optional medical, rehabilitation and attendant care benefit)	Static text	Used to identify benefit
Amended	Data element #43	Optional catastrophic impairment (additional \$1,000,000 added to standard benefit or optional medical, rehabilitation and attendant care benefit) limit	Free form	

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
No change	Data element #44	Optional catastrophic impairment (additional \$1,000,000 added to standard benefit or optional medical, rehabilitation and attendant care benefit) premium	Free form	
No change	Data element #45	Optional catastrophic impairment (additional \$1,000,000 added to standard benefit or optional medical, rehabilitation and attendant care benefit) premium for occasional driver	Free form	
Amended	Data element #46.1	Caregiver	Static text	Used to identify benefit
New	Data element #46.2	(Basis of impairment)	Static text	Used to identify ability to select basis of impairment (catastrophic/an impairment) for Caregiver benefit
Amended	Data element #47.1	Caregiver - Limit	Free form	Used to identify benefit limit
Renumbered	Data element #47.2	Caregiver - Limit (basis of impairment) selection	Free form	Used to identify basis of impairment (catastrophic/an impairment)
Amended	Data element #48.1	Caregiver premium	Free form	
Amended	Data element #49	Caregiver premium for occasional driver	Free form	
New	Data element #49.1	Lost educational expenses	Static text	
New	Data element #49.2	Lost educational expenses - Limit	Free form	
New	Data element #49.3	Lost educational expenses - Premium	Free form	
New	Data element #49.4	Lost educational expenses - Premium for occasional driver	Free form	
New	Data element #49.5	Expenses of visitors	Static text	
New	Data element #49.6	Expenses of visitors - Limit	Free form	
New	Data element #49.7	Expenses of visitors - Premium	Free form	
New	Data element #49.8	Expenses of visitors - Premium for occasional driver	Free form	
New	Data element #46.3	Housekeeping and home maintenance	Static text	Used to identify benefit
New	Data element #46.4	(Basis of impairment)	Static text	Used to identify ability to select basis of impairment (catastrophic/an impairment) for <u>Housekeeping & Home Maintenance benefit</u>
New	Data element #47.3	Housekeeping and home maintenance - Limit	Free form	Used to identify benefit limit

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
New	Data element #47.4	Housekeeping and home maintenance - Limit (basis of impairment) selection	Free form	Used to identify basis of impairment (catastrophic/an impairment)
New	Data element #48.2	Housekeeping and home maintenance - Premium	Free form	
New	Data element #48.3	Housekeeping and home maintenance - Premium for occasional driver	Free form	
New	Data element #48.4	Damage to personal items	Static text	Used to identify Damage to Personal Items (clothing, glasses, hearing aids, etc.)
New	Data element #48.5	Damage to personal items - Limit	Free form	
New	Data element #48.6	Damage to personal items - Premium	Free form	
New	Data element #48.7	Damage to personal items - Premium for occasional driver	Free form	
Amended	Data element #50	Death	Static text	
Amended	Data element #51	Death - Limit	Free form	
Amended	Data element #52	Death - Premium	Free form	
Amended	Data element #53	Death - Premium for occasional driver	Free form	
New	Data element #50.1	Funeral	Static text	
New	Data element #51.1	Funeral - Limit	Free form	
New	Data element #52.1	Funeral - Premium	Free form	
New	Data element #53.1	Funeral - Premium for occasional driver	Free form	
No change	Data element #54	Dependant care	Static text	
Amended	Data element #55	Dependant care - Limit	Free form	
No change	Data element #56	Dependant care - Premium	Free form	
No change	Data element #57	Dependant care - Premium for occasional driver	Free form	
No change	Data element #58	Indexation benefit (consumer price index)	Static text	
No change	Data element #59	Indexation benefit - Limit	Free form	
No change	Data element #60	Indexation benefit - Premium	Free form	
No change	Data element #61	Indexation benefit - Premium for occasional driver	Free form	
No change	Data element #62	Uninsured automobile	Static text	

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
No change	Data element #63	As stated in section 5 of policy	Static text	Used to identify Section 5 Uninsured Automobile coverage in the policy
No change	Data element #64	Uninsured automobile - Premium	Free form	
No change	Data element #65	Uninsured automobile - Premium for occasional driver	Free form	
No change	Data element #66	Direct compensation - Property damage*	Static text	
No change	Data element #67	*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.	Static text	
No change	Data element #68	Direct compensation - Property damage - Deductible	Free form	
No change	Data element #69	Direct compensation - Property damage - Premium	Free form	
No change	Data element #70	Direct compensation - Property damage - Premium for occasional driver	Free form	
No change	Data element #71	Loss or damage**	Static text	
No change	Data element #72	**This policy contains a partial payment of loss clause.	Static text	
No change	Data element #73	A deductible applies for each claim except as stated in your policy.	Static text	
No change	Data element #74	Specified perils (excluding collision or upset)	Static text	
No change	Data element #75	Specified perils (excluding collision or upset) - Deductible	Free form	
No change	Data element #76	Specified perils (excluding collision or upset) - Premium	Free form	
No change	Data element #77	Specified perils (excluding collision or upset) - Premium for occasional driver	Free form	
No change	Data element #78	Comprehensive (excluding collision or upset)	Static text	
No change	Data element #79	Comprehensive (excluding collision or upset) - Deductible	Free form	
No change	Data element #80	Comprehensive (excluding collision or upset) - Premium	Free form	
No change	Data element #81	Comprehensive (excluding collision or upset) - Premium for occasional driver	Free form	
No change	Data element #82	Collision or upset	Static text	
No change	Data element #83	Collision or upset - Deductible	Free form	
No change	Data element #84	Collision or upset - Premium	Free form	
No change	Data element #85	Collision or upset - Premium for occasional driver	Free form	
No change	Data element #86	All perils	Static text	

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
No change	Data element #87	All perils - Deductible	Free form	
No change	Data element #88	All perils - Premium	Free form	
No change	Data element #89	All perils - Premium for occasional driver	Free form	
Amended	Data element #90	Policy change forms (name, no., including limit if applicable)	Static text	
No change	Data element #91	Name and number of policy change forms, including limit if applicable	Free form	Used to identify name and number of policy change forms, including limit if applicable
No change	Data element #92	Policy change premium	Free form	
No change	Data element #93	Premium subtotals	Free form	
No change	Data element #94	Occasional driver subtotals	Static text	Used to identify occasional driver subtotals for Policy Change Forms as applicable
Renumbered	Data element #94.1	Occasional driver subtotals	Free form	
Amended	Data element #95	Total premium for each automobile *Premium subtotal + occasional driver subtotal	Static text	Used to identify total premium for each automobile - premium subtotal + occasional driver subtotal
Amended	Data element #96	Total premium for each automobile *Premium subtotal + occasional driver subtotal	Free form	
Amended	Data element #97	Total policy premium (Total premium for automobile 1 + total premium for automobile 2)	Static text	Used to identify total policy premium
Amended	Data element #98	Total policy premium (Total premium for automobile 1 + total premium for automobile 2)	Free form	
No change	Data element #99	Tax	Static text	Text identifier(s)
Renumbered	Data element #99.1	Tax	Free form	Text field(s)
No change	Data element #100	Total policy cost	Static text	Text identifier(s)
Renumbered	Data element #100.1	Total policy cost	Free form	Text field(s)
No change	Data element #101	Minimum non-refundable premium	Static text	Text identifier(s)
Renumbered	Data element #101.1	Minimum non-refundable premium	Free form	Text field(s)
No change	Data element #102	Rating information	Static text	

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
No change	Data element #103	Driver number	Free form	
No change	Data element #104	Driver name	Free form	
No change	Data element #105	Age	Free form	
No change	Data element #106	Marital status	Free form	
No change	Data element #107	Years licensed	Free form	
No change	Data element #108	Driver's training	Free form	
Amended	Data element #109	Assignment to automobile	Static text	Text identifier(s)
Renumbered	Data element #109.1	Principal	Free form	Text field(s)
Renumbered	Data element #109.2	Secondary	Free form	Text field(s)
Renumbered	Data element #109.3	Occasional	Free form	Text field(s)
Renumbered	Data element #109.4	Excluded	Free form	Text field(s)
Amended	Data element #110	Convictions	Static text	Text identifier(s)
Renumbered	Data element #110.1	Serious	Free form	Text field(s)
Renumbered	Data element #110.2	Major	Free form	Text field(s)
Renumbered	Data element #110.3	Minor	Free form	Text field(s)
No change	Data element #111	Automobile number	Free form	Text field(s)
Amended	Data element #112	Chargeable claims	Static text	Text identifier(s)
Renumbered	Data element #112.1	Date (yyyy/mm/dd)	Free form	Text field(s)
Renumbered	Data element #112.2	BI	Free form	Text field(s)
Renumbered	Data element #112.3	PD	Free form	Text field(s)
Renumbered	Data element #112.4	AB	Free form	Text field(s)
Renumbered	Data element #112.5	COLL/AP	Free form	Text field(s)
Amended	Data element #113	Surcharges	Static text	Text identifier(s)
Renumbered	Data element #113.1	%	Free form	Text field(s)
Renumbered	Data element #113.2	Description	Free form	Text field(s)
Amended	Data element #114	Discounts	Static text	Text identifier(s)

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
Renumbered	Data element #114.1	%	Free form	Text field(s)
Renumbered	Data element #114.2	Description	Free form	Text field(s)
Amended	Data element #115	Kilometres driven	Static text	Text identifier(s)
Renumbered	Data element #115.1	Annually	Free form	Text field(s)
Renumbered	Data element #115.2	To work (one way)	Free form	Text field(s)
Amended	Data element #116	Gross vehicle weight rating (commercial vehicles only)	Static text	Text identifier(s)
Renumbered	Data element #116.1	Gross vehicle weight rating (commercial vehicles only)	Free form	Text field(s)
Amended	Data element #117	Class description	Static text	Text identifier(s)
Renumbered	Data element #117.1	Class	Free form	Text field(s)
Renumbered	Data element #117.2	Description	Free form	Text field(s)
Amended	Data element #118	Driving record	Static text	Text identifier(s)
Renumbered	Data element #118.1	BI	Free form	Text field(s)
Renumbered	Data element #118.2	PD	Free form	Text field(s)
Renumbered	Data element #118.3	AB	Free form	Text field(s)
Renumbered	Data element #118.4	DCPD	Free form	Text field(s)
Renumbered	Data element #118.5	COLL/AP	Free form	Text field(s)
No change	Data element #119	Vehicle code	Static text	Text identifier(s)
Renumbered	Data element #119.1	Vehicle code	Free form	Text field(s)
No change	Data element #120	Rate group	Static text	Text identifier(s)
Renumbered	Data element #121	AB	Free form	Text field(s)
Renumbered	Data element #121.1	DCPD	Free form	Text field(s)
Renumbered	Data element #121.2	COLL/AP	Free form	Text field(s)
Renumbered	Data element #121.3	COMP/SP	Free form	Text field(s)
Amended	Data element #122	Rating territory	Static text	Text identifier(s)
Renumbered	Data element #122.2	Terr. code	Free form	Text field(s)
Renumbered	Data element #122.1	Description	Static text	Text field(s)

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
Amended	Data element #123	Lienholder	Static text	Text identifier(s)
Renumbered	Data element #123.1	(To whom loss may be jointly payable)	Static text	Text field(s)
No change	Data element #124	Lienholder (if applicable) name and address	Free form	Text field(s)
No change	Data element #125	Method of payment	Static text	Text identifier(s)
No change	Data element #126	Type of payment plan	Static text	Text identifier(s)
Renumbered	Data element #126.1	Type of payment plan	Free form	Text field(s)
No change	Data element #127	Total policy premium	Static text	Text identifier(s)
Renumbered	Data element #127.1	Total policy premium	Free form	Text field(s)
No change	Data element #128	Tax	Static text	Text identifier(s)
Renumbered	Data element #128.1	Tax	Free form	Text field(s)
No change	Data element #129	Interest	Static text	Text identifier(s)
Renumbered	Data element #129.1	Interest	Free form	Text field(s)
No change	Data element #130	Total payable	Static text	Text identifier(s)
Renumbered	Data element #130.1	Total payable	Free form	Text field(s)
No change	Data element #131	Amount paid with application	Static text	Text identifier(s)
Renumbered	Data element #131.1	Amount paid with application	Free form	Text field(s)
No change	Data element #132	Amount still due	Static text	Text identifier(s)
Renumbered	Data element #132.1	Amount still due	Free form	Text field(s)
No change	Data element #133	Number of remaining instalments	Static text	Text identifier(s)
Renumbered	Data element #133.1	Number of remaining instalments	Free form	Text field(s)
No change	Data element #134	Amount of each instalment	Static text	Text identifier(s)
Renumbered	Data element #134.1	Amount of each instalment	Free form	Text field(s)
No change	Data element #135	Instalment due date	Static text	Text identifier(s)
Renumbered	Data element #135.1	Instalment due date	Free form	Text field(s)
No change	Data element #136	Remarks	Static text	

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
No change	Data element #137	<p>This certificate is proof of a contract of insurance between the named insured and the insurer, subject in all respect to the Ontario automobile policy (OAP 1). In return for the premium charged and the statements contained in the application, the contract provides the coverage outlined in this certificate.</p> <p>You only have a particular coverage for a specific automobile if this certificate shows a premium for it, or shows the coverage is provided at not cost. All other terms of the policy remain the same unless stated otherwise in this certificate.</p>	Static text	
No change	Data element #138	Your insurer will provide you with a copy of the policy if you request it.	Static text	
No change	Data element #139	This certificate is only valid if it is signed by an authorized representative of the insurer.	Static text	
No change	Data element #140	Authorized signature of insurer:	Static text	Text identifier(s)
Renumbered	Data element #140.1	Authorized signature of insurer:	Free form	Text field(s)
No change	Data element #141	For the purposes of the insurance companies act (Canada), this document was issued in the course of the insurer's insurance business in Canada.	Static text	
Amended	Data element #142	This is a brief explanation of the insurance outlined in this certificate.	Static text	
Amended	Data element #142.1	<p>Liability:</p> <p>Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile incident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and the cost of settling claims.</p>		

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
		<p>Accident benefits:</p> <p>Provides benefits that you and: (a) other insured persons, or (b) the persons specified in the statutory accident benefit schedule, for optional benefits, are entitled to receive if injured or killed in an automobile accident.</p> <p>These benefits include: payment of medical, rehabilitation and attendant care expenses.</p> <p>Your insurance company is obligated to explain details of accident benefits coverage to you. For a full description of benefits, please refer to the statutory accident benefits schedule.</p> <p>A number of optional accident benefits are available. You have the option to purchase or decline these benefits at any time.</p> <p>The optional benefits your insurance company must offer are: increased medical, rehabilitation and attendant care; optional catastrophic impairment; income replacement; non-earner; caregiver; lost educational expenses; expenses of visitors; housekeeping and home maintenance; damage to personal items (clothing, glasses, hearing aids, etc.); death; funeral; dependant care; and an indexation benefit.</p> <p>Uninsured automobile:</p> <p>Provides coverage if you or other insured persons are injured or killed by an uninsured motorist or by a hit-and-run driver. It covers damage to your automobile and its contents caused by an identified uninsured motorist.</p>		

Change value	Proposed data element #	Proposed data description	Type (free form, text or custom)	Purpose / Notes
		<p>Direct compensation - Property damage:</p> <p>Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called direct compensation because you will collect from us, your insurance company, even though you are not at fault for the accident. There may be a deductible amount, and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium. If you elect not to recover damages from your insurance company under this coverage, you may make such an election by providing written confirmation to your insurance company of this election.</p> <p>Loss or damage:</p> <p>Provides a selection of optional coverages for your own automobile. Payments cover direct and accidental loss of, or damage to, a described automobile and its equipment. There is usually a deductible amount indicated for each coverage and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.</p> <p>There are four types of coverages:</p> <p>1. Specified perils:</p> <p>Covers the described automobile against loss or damage caused by certain specific perils.</p> <p>They are: fire; theft or attempted theft; lightning; windstorm; hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, derailment or collision of any kind of transport in or upon which the described automobile is being transported.</p>		

		<p>2. Comprehensive:</p> <p>Covers a described automobile against loss or damage other than those covered by collision or upset, including perils listed under specified perils, falling or flying objects, missiles and vandalism.</p> <p>3. Collision or upset:</p> <p>Covers damage when a described automobile is involved in a collision with another object or tips over.</p> <p>4. All perils:</p> <p>Combines the collision or upset and comprehensive coverages.</p> <p>Warning: the insurance act provides that where (a) an applicant for a contract, (i) gives false particulars of the described automobile to be insured to the prejudice of the insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or (b) the insured contravenes a term of the contract or commits a fraud; or (c) the insured wilfully makes a false statement in respect of a claim under the contract, a claim by the insured, for other than such statutory accident benefits as are set out in the statutory accident benefits schedule, is invalid and the right of the insured to recover indemnity is forfeited.</p>		
--	--	---	--	--

No change	Data element 142.2	<p>Warning – Offences:</p> <p>It is an offence under the insurance act to knowingly make a false or misleading statement or representation to an insurer in connection with the person’s entitlement to a benefit under a contract of insurance, or to wilfully fail to inform the insurer of a material change in circumstances within 14 days, in connection with such entitlement. The offence is punishable on conviction by a maximum fine of \$250,000 for the first offence and a maximum fine of \$500,000 for any subsequent conviction.</p> <p>It is an offence under the federal criminal code for anyone to knowingly make or use a false document with the intent it be acted on as genuine and the offence is punishable, on conviction, by a maximum of 10 years imprisonment.</p> <p>It is an offence under the federal criminal code for anyone, by deceit, falsehood or other dishonest act, to defraud or to attempt to defraud an insurance company.</p> <p>The offence is punishable, on conviction, by a maximum of 14 years imprisonment for cases involving an amount over \$5,000 or otherwise a maximum of 2 years imprisonment.</p> <p>This certificate contains important information about your automobile insurance.</p>	Static text	
-----------	--------------------	---	-------------	--