

**Ontario  
Application for  
Automobile  
Insurance**

**Driver's Form (OAF 2)**

**This is your Application for Automobile Insurance.  
Check it carefully and notify your Broker/Agent of any  
errors or of any changes in the future.**

**Some of the terms used in this  
application are explained further on Page 4**

***Retain this document for your records***

Insurance Company

Broker/Agent

The Applicant must receive a copy of the signed application.  
A supplementary form for commercial or public use automobiles may be necessary.

# Ontario Application for Automobile Insurance Driver's Form (OAF 2)

Policy No. Assigned

New policy <input type="checkbox"/>	Replacing Policy No. <input style="width: 90%;" type="text"/>	Company bill <input type="checkbox"/>	Broker/Agent Bill <input type="checkbox"/>	Other (specify) <input style="width: 90%;" type="text"/>	Language Preferred English <input type="checkbox"/> French <input type="checkbox"/>
Insurance Company (hereafter called the Insurer)			Broker/Agent		

Item						
1. Applicant's Full Name and Postal Address (include County, District and Postal Code)						
Residence / Business						
Telephone Numbers Including Area Code						
2. Policy Period (All times are local times at the applicant's postal address)	From Time	<input type="checkbox"/> am <input type="checkbox"/> pm	Year Month Day	To	12:01 am	Year Month Day
3. This insurance shall apply to the use or operation of any automobile, other than an automobile owned or registered in the name of the insured, while and only while the insured is personally in control of such automobile. (A) WHAT TYPE OF AUTOMOBILE DOES THE APPLICANT EXPECT TO DRIVE? (STATE WHETHER PRIVATE PASSENGER, TAXICAB, BUS, TRUCK, TRACTOR TRAILER ETC.)						
(B) FOR WHAT PURPOSE WILL SUCH AUTOMOBILE BE CHIEFLY USED?						
Estimated Annual Driving Distance(km)      If automobile used for car pools, state details including number of passengers      If automobile powered by other than gasoline or diesel engine, state details						
If any automobile will be used to carry passengers for compensation or hire, or used to haul a trailer, or for carrying explosives or radioactive material, state details in Remarks Section.						
4. Driver Information						
Name as shown on Driver's Licence				Date of Birth		Sex
Driver's Licence Number				Year	Month	Day
Date First licensed in Canada						
Licence Class	Year	Month				
4a. If licensed in Canada 6 years or less, driving experience in another country may be recognized if satisfactory evidence is provided. State details in Remarks section.						
If any insurer, to the knowledge of the applicant, has cancelled the automobile insurance of the applicant within the last 3 years, state:						
Insurer		Reason			Policy Number if available	
State details of applicant's most recent automobile insurance						
Insurer				Policy Number		Expiry Date
						Year Month Day

5. Claims and Conviction History						
<b>Give details of all accidents and claims paid or outstanding arising from the use of any automobile by the applicant during the last 6 years.</b> BI-Bodily Injury PD-Property Damage DC-Direct Compensation AB-Accident Benefits AP-All Perils Coll-Collision Comp-Comprehensive SP-Specified Perils						
Date	Year	Month	Day	Type of Claim	Amount Paid or Estimate	5a. Give details of all accidents or claims (use Remarks section if necessary)
Give details of all convictions arising from the operation of any automobile in the past 3 years.						
Date	Year	Month	Day	5b. Description (use remarks section if necessary)		

6. Remarks Use of this section is limited to expanding on items 1 to 5.						
Item No.						

7. <b>Rating Information</b> Summary of information in items 1 to 6, used to calculate Premiums						
Class	BI	PD	AB	AP/COLL	Driving Record	At Fault Claim Surcharge % Description
				Conviction Surcharge % Description		

8. Insurance Coverages Applied For (Insuring Agreements) Read Page 4 of this form before completing this section				Company Use Only	Premium
Section 1 Third Party Liability	THIRD PARTY INCLUSIVE LIMIT		Bodily Injury	\$	\$
	\$		Property Damage	\$	
Section 2 Accident Benefits	STANDARD LIMITS (As stated in Section 2 of the Policy)				\$
	Optional Increased Accident Benefits	Income Replacement (\$600/\$800/\$1,000)		Up to \$ Per week	\$
		Medical, Rehabilitation & Attendant Care (\$130,000/\$1,000,000)			\$
		Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)			\$
		Caregiver, Housekeeping & Home Maintenance			\$
		Death & Funeral			\$
		Dependant Care			\$
Indexation (Consumer Price Index)			\$		
Section 3 Uninsured Automobile Coverage	LIMITS ARE AS STATED IN SECTION 3 OF THE POLICY				\$
SECTION 4 LIABILITY FOR DAMAGE TO NON-OWNED AUTOMOBILE	COVERAGE		Limit of Liability \$		
	4.1.1 All Perils		Deductible \$	a deductible applies on each claim except for loss or damage caused by fire or lightning or by theft of the entire automobile.	
	4.1.2 Collision or Upset		Deductible \$		
	4.1.3 Comprehensive	Excluding Collision or Upset	Deductible \$		
	4.1.4 Specified Perils		Deductible \$		
THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE					*ESTIMATED POLICY PREMIUM

9. Method of Payment			Other		
Monthly payment Plan			Other		
Estimated Policy Premium	Interest Payable	Provincial Sales Tax	Total Estimated Cost	Initial Payment	Monthly Payments for
\$	\$	\$	\$	\$	Months @ \$

**10. Declaration of Application – Read carefully before signing**

To your knowledge are you still qualified to hold a driver's licence \_\_\_\_ Yes \_\_\_\_ No

Qualifications required by a holder of a driver's licence included that the driver: (a) does not suffer from any mental, emotional, nervous or physical disability likely to significantly interfere with his/her ability to drive a motor vehicle of the applicable class safely; and (b) is not addicted to the use of alcohol or a drug to an extent likely to interfere significantly with his/her ability to drive a motor vehicle safely.

If a driver becomes physically or mentally disabled to an extent that might affect the safe operation of a motor vehicle, as noted on the driver's licence, the driver is required to notify the Ministry of Transportation immediately.

The answers to items 1 to 5 and any particulars in the Remarks Section relating thereto are correct to the best of my knowledge and belief and I hereby apply for a contract of Automobile Insurance based on the trust of this information.

**Warning – Offences**  
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.

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.

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. The offence is punishable, on conviction, by a maximum of 14 years imprisonment for fraud involving an amount over \$5,000 or otherwise a maximum of 2 years imprisonment.

**Notice and Consent**  
I am applying for automobile insurance based on the information provided above. With respect to this application or any renewal or change in coverage, I authorize you to collect, use and disclose my driving record, automobile insurance policy history and automobile claims history as permitted by law for the limited purposes necessary to assess the risk, to investigate and settle claims, and to prevent, detect and suppress fraud. If I am issued an automobile insurance policy or if I make a claim, this information may be pooled with information from other sources and may be subject to analysis for the limited purpose of preventing, detecting or suppressing fraud. For this purpose, the information also may be disclosed to i) fraud prevention organizations, other insurance companies and the police and ii) databases or registers used by the insurance industry to analyze and check information provided against existing information.

I understand that if I have any questions about this consent I am free to consult with my insurance company representative or legal advisor before signing this document.

To obtain further information about how your consent relates to pooling and data analytics to prevent and detect fraud please visit <http://www.ibc.ca/en/privacy-terminology.asp>.

Where,

- an applicant for a contract,
  - gives false particulars of the described automobile to be insured to the prejudice of the insurer, or
  - knowingly misrepresents or fails to disclose in the application any fact required to be stated therein;
- the insured contravenes a term of the contract or commits a fraud; or
- the insured willfully 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 set out in the *Statutory Accident Benefits Schedule*, is invalid and the right of the insured to recover indemnity is forfeited.

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

11. Report of Broker/Agent		
Have you bound this risk? ____ Yes ____ No	Is this business new to your office? ____ Yes ____ No	How long have you known the applicant?
Type of Motor Vehicle Liability Card Issued	Temporary Permanent None	Signature of Broker/Agent _____ Date _____

The Applicant must receive a copy of the signed application

## INSURANCE COVERAGES APPLIED FOR

Ontario motorists must have the **standard** coverages described in Sections 1, 2 & 3. You may also purchase higher limits for Sections 1 and 2, and additional insurance described under section 4.

**THE FOLLOWING IS A BRIEF EXPLANATION OF THE INSURANCE COVERAGES AVAILABLE. FOR SPECIFIC DETAILS CONSULT YOUR POLICY. YOUR INSURER WILL PROVIDE A COPY OF THE POLICY IF YOU REQUEST IT.**

### POLICY SECTION 1 - THIRD PARTY LIABILITY

This section provides coverage for responsibility to others, arising from an automobile accident causing bodily injury to or death of any person or damage to property.

### SECTION 2 - ACCIDENT BENEFITS

The insurer is obligated to explain details of accident benefit coverage.

Provides benefits that insured persons may be entitled to receive if injured or killed in an automobile accident. These benefits include: income replacement for persons who have lost income; payments to non-earners who suffer complete inability to carry on a normal life; payment of care expenses to persons who cannot continue to act as a primary caregiver for a member of their household; payment of medical, rehabilitation and attendant care expenses; payment of certain other expenses; payment of funeral expenses; and payments to survivors of a person who is killed. The Insured may also purchase optional benefits to increase the standard level of benefits provided in the policy. The optional benefits insurance companies must offer are:

**Increased Income Replacement** - The standard level of income replacement provided in the policy (\$400 per week maximum) may be increased by purchasing optional coverage so that the weekly limit is up to \$600, \$800 or \$1,000. All income replacement benefits are based on 70% of gross weekly income.

**Increased Medical, Rehabilitation and Attendant Care** - The standard benefit pays up to \$65,000 for medical, rehabilitation and attendant care expenses with a 5 year time limit in most cases. If catastrophically impaired, the standard benefit pays up to \$1,000,000 for medical, rehabilitation and attendant care expenses. You may purchase an optional medical, rehabilitation and attendant care benefit of \$130,000 or \$1,000,000.

**Additional Catastrophic Impairment** - You may purchase an optional catastrophic impairment benefit of an additional \$1,000,000 added to the standard medical, rehabilitation and attendant care benefit or the optional increased medical, rehabilitation and attendant care benefit.

**Caregiver Benefit, Housekeeping and Home Maintenance Expenses** - The standard benefit for caregiver benefit, housekeeping and home maintenance expenses is available only for a person who is catastrophically impaired. You may purchase an optional benefit to provide these coverages for other impairments.

**Death and Funeral** - The standard level of death benefits paid to the surviving spouse and dependant of a person who is killed (\$25,000 to a surviving spouse and \$10,000 to each surviving dependant) may be doubled by purchasing this optional coverage. This coverage also increases the standard funeral expense benefit from \$6,000 to \$8,000.

**Dependant Care** - There is no standard dependant care benefit. You may purchase an optional benefit to receive weekly dependant care expenses of \$75 for the first dependant and \$25 for each additional dependant, up to \$150 per week for employed persons not receiving a weekly caregiver benefit.

**Indexation** - This optional coverage will ensure that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.

### SECTION 3 - UNINSURED AUTOMOBILE COVERAGE

Enables the policyholder, his or her spouse, dependants of either of them and certain other persons to obtain benefits from the named insured's Insurer for injuries or death resulting from an accident caused by an uninsured automobile or unidentified automobile. It also provides for accidental damage to the non-owned automobiles in the care, custody or control of the policy holder and/or to some of its contents resulting from an accident caused by an identified uninsured automobile.

### SECTION 4 - LIABILITY FOR DAMAGE TO NON-OWNED AUTOMOBILE

This section of the policy provides a selection of coverages for liability for loss of or damage to the non-owned automobile in the care, custody or control of the policyholder. There is usually a deductible amount indicated for each coverage and this amount is either paid by the policyholder toward the cost of repairs or is deducted for the loss settlement.

#### All Perils:

Combines the Collision and Comprehensive coverages.

#### Collision or Upset:

Covers damage caused by Collision with another automobile, another object or by upset of the non-owned automobile.

#### Comprehensive:

Covers the non-owned automobile against loss or damage caused by other than by Collision or Upset of the automobile. This coverage includes the specified perils named below, and is therefore broader in scope.

#### Specified Perils:

Covers the non-owned automobile against loss or damage caused by certain specified perils. They are: fire; theft or attempted theft; lightning, windstorm, hail or rising water; earthquake; explosion; riot, civil disturbance; failing or forced landing of aircraft; or the stranding, sinking, burning, derailment or collision of any kind of transport in, or upon which a described automobile is being carried on land or water.

For purposes of the Insurance Companies Act (Canada), this document was issued in the course of the insurance company's insurance business in Canada.