

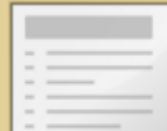


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Second set of plain-language policy change forms

FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.



Bulletin

No. A-02/95
- Auto
Property & Casualty

[To the attention of all insurance companies in the Province of Ontario licensed to transact automobile insurance]

The Ontario Insurance Commission (OIC) is releasing, with this bulletin, 16 plain-language policy change (endorsement) forms. These forms use new identifying code letters "OPCF" and replace previously issued forms bearing the code letters "OEF". The numbers remain the same.

Automobile insurance companies should begin using these 16 new plain-language policy change (endorsement) forms for new policies issued or renewals on or after April 1, 1995.

Insurers must inform their brokers or agents of these changes

This set of new forms represents the second group of plain-language forms released. The first set of these forms was distributed with the new plain-language *Ontario Automobile Policy* (OAP1) and the *Ontario Application for Automobile Insurance* (OAF1) on March 11, 1994 through *OIC Bulletin No. 5/94*. The remaining 20 policy change forms for OAP1 will be released in a third set this spring. Revisions to these remaining forms will be minor: updating the names of the policy change forms from "OEF" to "OPCF" and amending the section references to coincide with the OAP1.

The date for the release of the third set of policy change forms has not been finalized. In the long term, the third set will also be put into plain-language format.

The 16 new plain-language policy change (endorsement) forms

These forms replace the OEFs with the same numbers. In some cases, the names have changed:

- OPCF 2 - *Providing Coverage when Named Persons Drive OtherAutomobiles*

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- *OPCF 5 - Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s)*
- *OPCF 6A - Permission to Carry Paying Passengers*
- *OPCF 8 - Property Damage Reimbursement*
- *OPCF 16 - Suspension of Coverage*
- *OPCF 17 - Reinstatement of Coverage*
- *OPCF 19 - Limiting the Amount Paid for Loss or Damage Coverages*
- *OPCF 19A - Agreed Value of Automobiles*
- *OPCF 21B - Blanket Fleet Coverage for Ontario Licensed Automobiles*
- *OPCF 27 - Liability for Damage to Non-owned Automobile(s) and Providing Other Coverages when Insured Persons Drive Other Automobiles*
- *OPCF 27B - Business Operations - Liability for Damage to Non-owned Automobile(s) in Your Care, Custody or Control*
- *OPCF 28 - Reducing Coverage for Named Persons*
- *OPCF 28A - Excluded Driver*
- *OPCF 30 - Removing Coverage for Attached Machinery*
- *OPCF 43 - Removing Depreciation Deduction*
- *OPCF 43A - Removing Depreciation Deduction for Specified Lessee(s)*

Details of these changes are in the explanatory notes called *Appendix A*.

Clarifications to Form OPCF 28 (Reducing Coverage for Named Persons)

There are two clarifications to this form:

- The liability limit does not include *Direct Compensation - Property Damage*.
- The limit is strictly for *Bodily Injury* and *Property Damage - Tort*.

Under *Loss* or *Damage* coverages, insurers used to state *not covered*, or something similar, under the *Deductible* heading where coverage was not provided. The revised form requests that the appropriate box be marked in order to be clearer about the coverage provided.

Use of forms

Please note that the content of the forms may not be altered. In addition, no part of any form can be reproduced or used for any other purposes other than what they were intended for.

Forms in different version

Automobile insurance companies that need a different version of the policy change forms outlined in this bulletin, must file a request with the OIC for approval of a non-standard policy change form using different names and/or numbers. When filing such a request, please indicate which standard form you wish to change.

How to get the new forms

Copies of these new forms in English and French are attached to this Bulletin. To obtain camera-ready artwork for the forms you need, please send your request by fax to the attention of the Administrative Officer, Corporate Operations Branch, OIC, indicating both the title *and* the code number of the forms you wish to acquire. The fax number is (416) 590-7070. If you need additional information on these new forms, please contact your analyst in the Rates and Classifications Branch of the Commission.

D. Blair Tully
Commissioner
March 10, 1995