



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.

Follow FSCO on social media



- About Automobile Insurance >
- Enforcement Actions >
- Forms >
- Licensed Representatives Listings >

You are here: [Home](#) > [Automobile Insurance](#) > [Property and Casualty - Auto Bulletins](#) > [archives](#) > No. A-07/00 [PRINT](#)

Amendments to the Ontario Garage Automobile Policy (OAP 4) and related forms, and amendments to the Ontario Automobile Policy (OAP 1) and related forms



Bulletin

No. A-07/00
- Auto
Property & Casualty

[bulletinToTheAttentionOf]

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

The Financial Services Commission of Ontario (FSCO) has updated the *Ontario Garage Automobile Policy* and related forms. This is the first set of revisions to these forms since 1990. This policy, which is currently referred to as the *OPF 4*, will now be renamed the *Ontario Garage Automobile Policy (OAP 4)*. The revised forms are enclosed.

In addition, amendments have been made to the *Ontario Automobile Policy (OAP 1)*, the *Ontario Application for Automobile Insurance Form (OAF 1)* and to several policy change (endorsement) forms to the *OAP 1*. These amendments contain changes requested by industry stakeholders. They also include the changes required in order to recognize the rights of same-sex partners, as previously advised in *FSCO Bulletin G-3/00 - General*, flowing from the *M. v. H. Act, 1999*.

Ontario Garage Automobile Policy

The *Ontario Garage Automobile Policy (OAP 4)* and related forms which are enclosed, include the following:

Garage Policy

Publications & Resources >

Related Information >

Archives >

Careers >

Explore FSCO

Contact Us >

 **Scheduled Online Service**

Disruption Notice

Please consult our [outage schedule](#) for more details.

1. OAP 4 - *Ontario Garage Automobile Policy
Garage Automobile Policy Documents and Endorsements*
2. OAF 4 - *Ontario Application for Automobile Insurance Garage Form (O.A.F. 4)*
3. *Certificate Certificate of Insurance - Ontario Garage Automobile Policy (OAP 4)*
4. OEF 70 - *Named Chauffeur Endorsement*
5. OEF 71 - *Excluding Owned Automobiles Endorsement*
6. OEF 72 - *Multiple Alteration Endorsement*
7. OEF 73 - *Excluding Financed Automobiles Endorsement*
8. OEF 74 - *Open Lot Theft Endorsement - Owned Automobiles*
9. OEF 75 - *Open Lot Theft Endorsement - Customers' Automobiles*
10. OEF 76 - *Additional Insured Endorsement*
11. OEF 77 - *Liability for Comprehensive Damage to a Customer's Automobile Endorsement (including Open Lot Theft)*
12. OEF 78 - *Reduction of Coverage for Named Persons Endorsement*
13. OEF 78A - *Excluded Driver Endorsement*
14. OEF 79 - *Owned Automobiles - Fire and Theft Deductible Endorsement*
15. OEF 80 - *Specified Owned Automobile Physical Damage Coverage*
16. OEF 81 - *Garage Family Protection Endorsement*
17. OEF 82 - *Liability for Damage to Non-Owned Automobiles and Drive Other Automobiles - Named persons Endorsement*
18. OEF 83 - *Automobile Transportation Endorsement [new]*
19. OEF 84 - *Owned Automobiles - Agreed Limit for Automobile Electronic Accessories and Equipment [new]*
20. OEF 85 - *Final Premium Computation Endorsement [new]*
21. OEF 86 - *Customers' Automobiles - Fire & Theft Deductible Endorsement [new]*

The changes were based on consultations with insurance industry stakeholders, and consist primarily of wording changes needed to bring the policy into conformity with the *OAP 1*, and with Bill 164 and Bill 59, and to reflect current industry practice. Some of the changes to this form include:

- Restriction of coverage for vehicles leased for more than 30 days which may, in some cases, require such vehicles to be insured under an *OAP 1*, where the coverage is broader and better able to meet lease requirements;
- Addition of direct compensation - property damage as a separate coverage, and inclusion of

direct compensation coverage for vehicles in the insured's care, custody or control;

- Expansion of the Driving Other Automobiles coverage so that persons named on the Additional Insured Endorsement, and their spouse or same-sex partner, are covered for driving other automobiles;
- The addition of several new endorsements, such as OEF 83, which provides additional flexibility with respect to coverage for the transportation of other automobiles.

Ontario Automobile Policy (OAP 1)

The OAP 1, endorsements and the application for insurance forms that have been amended are:

1. OAP 1 - *Ontario Automobile Policy - Owner's Policy*
2. OAF 1 - *Ontario Application for Automobile Insurance (Owner's Form)*
3. OPCF 3 - *Drive Government Automobiles*
4. OPCF 5 - *Permission to Rent or Lease Automobiles and Extending Coverage to the Specific Lessee(s)*
5. OPCF 27 - *Liability for Damage to Non-owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles*
6. OPCF 37 - *Deleted*
7. OPCF 38 - *Agreed Limit for Automobile Electronic Accessories and Equipment*
8. OPCF 44R - *Family Protection Coverage*

These amendments to the OAP 1 and related forms include the following changes that were recommended by an industry working committee and stakeholders, in addition to those reflecting the change to include same-sex partners:

1. Amend the definition of automobile to include a motorized snow vehicle (s. 1.3);
2. Clarify that employees and partners (and not just owners), are covered under the owner's policy while conducting the business of selling, repairing, maintaining, storing, servicing, or parking automobiles (s.1.8.4);
3. Clarify that a volunteer driver should not be considered as receiving compensation when being reimbursed for expenses, and therefore coverage is not excluded (s. 1.8.1);
4. Provide an automatic limit of \$1,500 on electronic accessories and equipment added to a vehicle (s. 7.7), unless a higher amount is provided under an OPCF 38;
5. Clarify that the exclusion of trailer contents does not imply inclusion of automobile contents (s. 7.2.1);

6. Provide a \$25 maximum limit on tape/CD losses (s. 7.2.1);
7. Amend the exclusion section of the policy to include " operating " a vehicle as well as " driving " a vehicle (s. 7.2.2);
8. Abolish the \$30 daily limit on car rentals but retains the existing cap of \$900 (s. 7.4.4); and
9. Amend the VIN section in the Ontario Application for Automobile Insurance Form to enhance quality of data.

Attached to this bulletin are the revised forms which are dated January 1, 2001.

Insurance companies licensed to transact automobile insurance in Ontario are required to use these revised forms, starting January 1, 2001.

Implementation

The new OAP 4 and related forms [*Application for Automobile Insurance (OAF 4), Certificate of Insurance endorsements - (OEF 70, OEF 71, OEF 72, OEF 73, OEF 74, OEF 75, OEF 76, OEF 77, OEF 78, OEF 78A, OEF 79, OEF 80, OEF 81, OEF 82, OEF 83, OEF 84, OEF 85 and OEF 86)*] will be effective January 1, 2001. These changes apply to all New Business and Renewals effective on or after January 1, 2001.

In addition, consistent with past practice, where there is an expansion of coverage, the change will be read-in to all policies in force on January 1, 2001. Where there is a reduction in coverage, the change will not be applied until the next policy is issued.

Changes to the *OAP 1*, the *OAF 1* and related endorsements (*OPCF 3, OPFC 5, OPCF 27, OPCF 38 and OPCF 44R*) are effective on or after January 1, 2001. The expansion of coverage dealing with most of these changes will be read-in by insurers to all policies in force on January 1, 2001, while changes to the definition of automobile to include snowmobile will be read-in effective November 1, 2000.

Changes as a result of the *M. v. H. Act, 1999* extending to same-sex partners the same rights and obligations as are extended to non-married spouses, were read-in by insurers as of March 1, 2000.

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 the intended use.

Communication to policyholders

Insurers should make their agents, brokers and policyholders aware of these changes. The Insurance Bureau of Canada (IBC) is developing an insert for use by insurers for policyholders dealing with the OAP 1. An explanatory booklet on changes to the Ontario Garage Automobile Policy is being developed.

How to obtain the new forms

For your reference, we are attaching a copy of the forms in English and French. You can also access the forms at FSCO's website at www.fSCO.gov.on.ca If you have questions about these amended forms, please contact your rate analyst in the Automobile Insurance Analysis Division at FSCO.

Dina Palozzi
Chief Executive Officer and
Superintendent of Financial Services
October 2, 2000

Attachments :

- **[Ontario Garage Automobile Policy \(O.A.P. 4\)](#)**
- **[Ontario Application for Automobile Insurance Owner's Form \(OAF 1\)](#)**
- **[Ontario Automobile Policy \(OAP 1\) Owner's Policy](#)**

[Back to top](#)

Page: **1,655** | [Find Page:](#)

[CONTACT US](#) | [SITE MAP](#) | [HELP](#) | [ACCESSIBILITY](#) | [PRIVACY](#) | [IMPORTANT NOTICES](#)

© QUEEN'S PRINTER FOR ONTARIO, 2012-15 - LAST MODIFIED: AUG 12, 2013 10:52 AM