



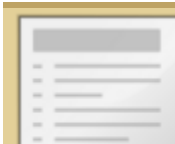
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## Amendments to the Ontario Garage Automobile Policy

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-07/04**  
- Auto  
Property & Casualty

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

The Financial Services Commission of Ontario (FSCO) has revised and updated the Ontario Garage Automobile Policy (O.A.P. 4) and related forms to reflect changes to the automobile insurance system.

Changes to the forms have been made in consultation with insurance industry stakeholders.

Changes include:

- amending the provisions dealing with deductible for theft;
- amending the consent to collect, use and disclose personal information;
- clarifying the application of the deductible on total loss claims; and
- expanding the fraud and offences warnings.

The revised O.A.P. 4 and related forms will be effective for use for policies issued or renewed on or after June 1, 2004.

The proposed \$300 cap on towing and storage costs, that was to be included in a revised Ontario Automobile Policy (OAP 1), effective on April 15, 2004, has been deferred pending further review by the Ontario Government.

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## Ontario Garage Automobile Policy

The *Ontario Garage Automobile Policy (O.A.P. 4)* and related forms are the following:

Garage Policy

1. *O.A.P. 4 - Ontario Garage Automobile Policy*

Garage Automobile Policy Documents and Endorsements

2. *O.A.F. 4 - Ontario Application for Automobile Insurance Garage Form (O.A.F. 4)*
3. *Certificate Certificate of Insurance - Ontario Garage Automobile Policy (O.A.P. 4)*
4. *O.E.F. 74 - Open Lot Theft Endorsement - Owned Automobiles*
5. *O.E.F. 75 - Open Lot Theft Endorsement - Customers' Automobiles*
6. *O.E.F. 77 - Liability for Comprehensive Damage to a Customer's Automobile Endorsement (including Open Lot Theft)*
7. *O.E.F. 79 - Owned Automobiles - Fire and Theft Deductible Endorsement*
8. *O.E.F. 80 - Specified Owned Automobile Physical Damage Coverage*
9. *O.E.F. 82 - Liability for Damage to Non-Owned Automobiles and Drive Other Automobiles - Named Persons Endorsement*
10. *10. O.E.F. 84 - Owned Automobiles - Agreed Limit for Automobile Electronic Accessories and Equipment*
11. *O.E.F. 86 - Customers' Automobiles - Fire & Theft Deductible Endorsement*

The changes are based on consultations with insurance industry stakeholders, and consist primarily of wording changes needed to bring the policy into conformity with Bill 198 and various regulation changes.

## Insurance Company Compliance with Privacy and Other Legislation

The revised O.A.F. 4 declaration sets out certain limited purposes, consistent with the Insurance Act, for which insurers may collect, use and disclose described information once the applicant's consent has been given by signing the O.A.F. 4.

However, insurers are reminded that use of an approved form does not, in and of itself, necessarily constitute compliance with all relevant legal requirements. It is the responsibility of all insurers to review their practices to ensure that they comply with all applicable legislation, including legislation (such as the federal *Personal Information Protection and Electronic Documents Act*) pertaining to privacy. Depending on their business practices, insurers may need to provide additional disclosure and obtain additional consents to collect, use and disclose information about their customers.

### Implementation

The revised forms will be effective for all policies issued or renewed on or after June 1, 2004.







### How to Obtain the Revised Forms

For your reference we are attaching a copy of the revised forms in English and French. You can also access the forms at FSCO's website at: [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca)

If you have questions about the revised forms, please contact your rate analyst in the Automobile Insurance Division at FSCO.

Bryan P. Davies  
Chief Executive Officer and  
Superintendent of Financial Services  
March 31, 2004

Attachments (PDF):

1. [O.A.P. 4 - Ontario Garage Automobile Policy](#) 
2. [O.A.F. 4 - Ontario Application for Automobile Insurance Garage Form \(O.A.F.4\)](#) 
3. [Certificate Certificate of Insurance - Ontario Garage Automobile Policy \(O.A.P.4\)](#) 
4. [O.E.F. 74 - Open Lot Theft Endorsement - Owned Automobiles](#) 
5. [O.E.F. 75 - Open Lot Theft Endorsement - Customers' Automobiles](#) 
6. [O.E.F. 77 - Liability for Comprehensive Damage to a Customer's Automobile Endorsement \(including Open Lot Theft\)](#) 

7. [O.E.F. 79 - Owned Automobiles - Fire and Theft Deductible Endorsement](#) 
8. [O.E.F. 80 - Specified Owned Automobile Physical Damage Coverage](#) 
9. [O.E.F. 82 - Liability for Damage to Non-Owned Automobiles and Drive Other Automobiles - Named Persons Endorsement](#) 
10. [O.E.F. 84 - Owned Automobiles - Agreed Limit for Automobile Electronic Accessories and Equipment](#) 
11. [O.E.F. 86 - Customers' Automobiles - Fire & Theft Deductible Endorsement](#) 

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