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Emergency Service Provider's Insurance Protection Act (Insurance Amendment), 2004



Bulletin

No. A-09/04
- Auto
Property & Casualty

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

The purpose of this bulletin is to inform insurers of a recent amendment to the Insurance Act dealing with the treatment of accidents involving emergency vehicles.

Amendment to the Insurance Act

Bill 40, the *Emergency Service Provider's Insurance Protection Act (Insurance Amendment), 2004*, came into force on June 24, 2004.

The Act prohibits insurers from using an accident arising from a person's use or operation of an emergency vehicle in a risk classification system for other vehicles that the person may drive, such as his or her own personal vehicle. The accident can only be used in the risk classification system used in determining rates for the emergency vehicle.

Emergency vehicles are defined as a fire department vehicle, a police vehicle while used by a person in the lawful performance of a police officer's duties, ambulances and certain other emergency response vehicles.

Copy of the Act and Contact Information

A copy of the *Emergency Service Provider's Insurance Protection Act (Insurance Amendment), 2004* is available at www.e-laws.gov.on.ca. Should you have any inquiries regarding this bulletin, please contact your rate analyst in the Automobile Insurance Division at FSCO.

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.

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Bryan P. Davies
Chief Executive Officer and
Superintendent of Financial Services
July 9, 2004

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