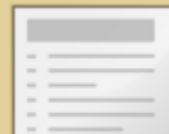




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PRINT

Revised Ontario Garage Automobile Policy (O.A.P. 4) and Other Automobile Insurance Forms



Bulletin

No. A- 07/05
– Auto
Property & Casualty

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

With this bulletin, the Financial Services Commission of Ontario (FSCO) is issuing a revised Ontario Garage Automobile Policy (O.A.P. 4) and further revisions to various other automobile insurance forms. These changes follow recent regulation changes and the release of a revised Ontario Automobile Policy (O.A.P. 1) on May 24, 2005 in Bulletin A-05/05. These changes have been made in consultation with insurance industry stakeholders.

Revised O.A.P. 4

The revised O.A.P. 4 reflects recent amendments to the Statutory Conditions in Regulation 777/93 regarding termination of an insured's contract due to non-payment.

A revised definition of spouse that includes same-sex partners has also been added to the O.A.P. 4. The separate definition of same-sex partner, previously included in the O.A.P. 4, has been eliminated. This change was brought about by the Spousal Relationships Statute Law Amendment Act, 2005, which received Royal Assent on March 9, 2005.

Additional Form Changes

A number of other automobile insurance forms have been revised as a result of the Spousal Relationships Statute Law Amendment Act, 2005 and the recent regulation changes. These revised forms are listed below:

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

- O.A.F. 1 - Ontario Application For Automobile Insurance Owner's Form
- OPCF 3 - Drive Government Automobiles
- OPCF 27 - Liability for Damage to Non-Owned Automobiles and Providing Other Coverages When Insured Persons Drive Other Automobiles
- OPCF 44R - Family Protection Coverage
- O.A.F. 4 - Ontario Application for Automobile Insurance Garage Form
- O.E.F. 81 - Garage Family Protection Endorsement
- O.E.F. 82 - Liability for Damage to Non-Owned Automobiles

The following Theft Deductible policy endorsement forms were also revised to remove reference to the theft deductible that is no longer applicable under the O.A.P. 1 and O.A.P. 4:





- OPCF 40 - Fire Deductible
- O.E.F. 79 - Owned Automobiles - Fire Deductible Endorsement
- O.E.F. 86 - Customer's Automobiles - Fire Deductible Endorsement






Effective Date and Contact

These changes apply to all policies issued or renewed on or after November 1, 2005. If you have any questions regarding this Bulletin, please contact your designated rate analyst in the Automobile Insurance Services Branch at FSCO.

Bob Christie
Chief Executive Officer and
Superintendent of Financial Services
September 29, 2005

Attachments:

- [O.A.P. 4 - Ontario Garage Automobile Policy](#) 
- [O.A.F. 4 - Ontario Application for Automobile Insurance Garage Form](#) 
- [O.E.F. 79 - Owned Automobiles - Fire Deductible Endorsement](#) 
- [O.E.F. 81 - Garage Family Protection Endorsement](#) 
- [O.E.F. 82 - Liability for Damage to Non-Owned Automobiles](#) 
- [O.E.F. 86 - Customer's Automobiles - Fire Deductible Endorsement](#) 

- [O.A.F. 1 - Ontario Application For Automobile Insurance Owner's Form](#) 
- [OPCF 3 - Drive Government Automobiles](#) 
- [OPCF 27 - Liability for Damage to Non-Owned Automobiles and Providing Other Coverages](#)  When Insured Persons Drive Other Automobiles
- [OPCF 40 - Fire Deductible](#) 
- [OPCF 44R - Family Protection Coverage](#) 

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