



You are here: [Home](#) > [Automobile Insurance](#) > [Property and Casualty - Auto Bulletins](#) > [2010](#) > No. A-12/10

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## New and Revised Policy and Endorsement 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-12/10**  
– 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 various policy and endorsement forms to reflect the automobile insurance reforms that will become effective on September 1, 2010. Changes to these forms were made in consultation with industry stakeholders.

In addition, two new forms have been approved to allow policyholders to purchase coverage to offset the tort deductibles.

The following forms have been revised and updated:

1. Garage Certificate of Insurance
2. O.P.F. 2 – Ontario Driver's Policy
3. O.A.F. 2 – Ontario Application for Automobile Insurance – Driver's Form
4. OPCF 2 – Providing Coverage when Named Persons Drive Other Automobiles or Rent or Lease Other Automobiles
5. OPCF 3 – Drive Government Automobiles
6. OPCF 21A – Monthly Reporting Basis Fleet
7. OPCF 27 – Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles
8. O.E.F. 72 – Multiple Alteration Endorsement (for Ontario Garage Automobile Policy)
9. O.E.F. 85 – Final Premium Computation Endorsement (for Ontario Garage Automobile Policy)

The new forms are:

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#### **Disruption Notice**

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

1. OPCF 48 - Added Coverage to Offset Tort Deductibles (for OAP 1)
2. O.E.F. 87 - Added Coverage to Offset Tort Deductibles (for Ontario Garage Automobile Policy)

## **Highlights of changes**

Some of the changes to these forms include:

- Reflecting the changes to the Statutory Accident Benefits Schedule (SABS)
- The Provincial Sales Tax (PST) and the Goods and Services Tax (GST) fields have been replaced with a "Tax" field to accommodate the new Harmonized Sales Tax (HST)
- Coverage for rented automobiles with a Gross Vehicle Weight Rating (GVWR) of more than 4,500 kilograms, if they are for personal use and rented for no more than seven days.

## **Non-standard endorsement forms**

FSCO has previously approved non-standard endorsement forms for some insurers. Insurers will need to update these non-standard forms to reflect the changes resulting from the reforms and file them with FSCO for approval by June 25, 2010.

## **Effective date of forms**

The forms are effective for new business and renewals effective on or after September 1, 2010.

## **Copies of new and revised forms**

Copies of the new and revised forms are attached and are also available on FSCO's website at [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca). The O.P.F. 2 will also be published in an upcoming edition of The Ontario Gazette.

Philip Howell  
Chief Executive Officer and  
Superintendent of Financial Services

June 15, 2010

Attachments:

- [Garage Certificate of Insurance](#)
- [O.P.F. 2 – Ontario Driver's Policy](#)
- [O.A.F. 2 – Ontario Application for Automobile Insurance – Driver's Form](#)

- **OPCF 2 – Providing Coverage when Named Persons Drive Other Automobiles or Rent or Lease Other Automobiles**
- **OPCF 3 – Drive Government Automobiles**
- **OPCF 21A – Monthly Reporting Basis Fleet**
- **OPCF 27 – Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles**
- **O.E.F. 72 – Multiple Alteration Endorsement (for Ontario Garage Automobile Policy)**
- **O.E.F. 85 –Final Premium Computation Endorsement (for Ontario Garage Automobile Policy)**
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[Back to top](#)

Page: **1,566** | [Find Page:](#)