

**The Insurance Institute of Canada**

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**Ontario Automobile Insurance  
Licensing Supplement Addendum—February 2014**

(To be used with the 2014 edition.)

**Contents, page *iii*** Page numbers have changed for the following Contents entries:

**Study 1**

The Ontario Application for Automobile Insurance (OAF 1) page 9  
Review Questions page 24

**Study 2**

Liability for Property Damage 5  
Responsibilities of Insured Persons 20  
Policy Limits 21

**Study 1** The reference version of the **Ontario Application for Automobile Insurance Owner's Form (OAF 1)** was not included in the 2014 edition of the *Ontario Automobile Insurance Licensing Supplement*. Please find the form attached to this addendum.

**Study 2, page 3** Delete footnote.

**Study 10, pages 8, 9, 10** Please delete the following sections:

**Page 8:** Quebec: The Risk Sharing Plan

**Page 9:** British Columbia

**Page 10:** Manitoba and Saskatchewan

**Studies 1 to 10** The study review questions were not included in the 2014 edition of the *Ontario Automobile Insurance Licensing Supplement*. Please find the review questions included below.



## Review Questions—Study 1

(Do not submit for marking.)

1. What is the purpose of an automobile application?
2. Who regulates automobile insurance forms and under what authority?
3. Where are the rules relating to automobile applications and policies found?
4. Is it mandatory to obtain a signed application before an automobile policy is issued? Explain.
5. What are the disadvantages of an oral application?
6. What must an insurer do if it issues a policy with a lower limit than was asked for in the written application?
7. What are an insured's options if he or she receives a policy that does not correspond to the written application?
8. On whom is the onus of proof if a misrepresentation is suspected?
9. List the TWELVE (12) information sections found in an application for automobile insurance.
10. When does an automobile policy commence and expire?
11. Why is an accurate description of the automobile to be insured important?
12. What information is required about past convictions?
13. Why does the application ask for past insurance experience of the applicant and other drivers?
14. Of what importance to the insurer is information relating to the use of the vehicle?
15. What is the difference between the registered owner of a vehicle and the actual owner?
16. Who has an insurable interest in the vehicle?
17. Is there an insurance benefit to registering your vehicle in your parent's name if you are underage? Explain. What problems could arise?
18. Who is not an insured under an automobile policy according to the Insurance Act?
19. What does the application say with respect to the misrepresentation of facts on an automobile insurance application?
20. Give some examples of problems that can arise when an application contains incorrect information even though there was no intent to defraud or mislead.
21. Summarize the rating information requested in an automobile application.

22. Why is the item relating to obtaining personal information on the applicant necessary?
23. What coverages are mandatory and which ones are optional?
24. Why is it important that applicants be required to sign applications?
25. What are the insurer's obligations with respect to providing a "policy" to an insured? Explain.
26. Is it permissible to issue a policy that differs from a written application? Explain.
27. What is a misrepresentation?
28. What must an insurer do when a policy contains a deductible?
29. What is another name for an Ontario Policy Change Form?
30. Why is premium on an application shown as estimated premium?
31. What special reference is made to OPCF 44 on the application? Why?
32. What is the significance of the "declaration of applicant" in the application?
33. Give some examples of misrepresentation.
34. Give some examples of fraud with respect to automobile insurance claims.

## Review Questions—Study 2

(Do not submit for marking.)

1. Who has an insurable interest in an automobile policy?
2. Distinguish between a named insured and an insured under an automobile policy?
3. Where is the legal basis for liability arising out of motor vehicle accidents stated?
4. What does Liability coverage include?
5. Who is insured under the Liability coverage section?
6. Why is an adequate amount of Liability insurance important?
7. What types of losses are not covered under the Liability section of the policy?
8. What coverage is provided under the automobile policy for nuclear hazards?
9. What is Direct Compensation Property Damage (DCPD)?
10. When does DCPD apply?
11. To what extent does an insured recover under DCPD?
12. How is fault determined for purposes of DCPD?
13. What can an insured do if he or she is unsatisfied with the degree of fault apportioned to him or her as a result of an automobile accident?
14. When may an insured sue a third party for damage to an insured vehicle?
15. Can an insurer subrogate against a garage when a mechanic test-drives the insured vehicle and it is damaged in an accident?
16. On what authority did you base your answer in Q. 15?
17. Who is responsible for damages to an insured automobile when it is towed by a third party?
18. What recovery provisions exist for insurers with respect to contents losses?
19. How is damage to property other than automobiles dealt with when caused by an automobile?
20. What is the standard deductible applicable to all physical damage claims? Can it be altered?
21. What is a “threshold”?
22. What is SABS?

23. Under what circumstances could a claimant sue for injury claims under OMPP?
24. Under what circumstances could a claimant sue for injury claims under Bill 164?
25. Under what circumstances may a claimant sue for injury claims under the Automobile Insurance Rate Stability Act?
26. How will the policy respond when action is brought against an Ontario insured in another province?
27. What is the main difference with respect to the right to sue between economic and non-economic loss?
28. To whom and how are the deductibles for non-economic loss applied?
29. Who is protected against liability for injury claims involving an insured automobile?
30. From whom would a person who is injured in his or her own uninsured automobile claim?
31. What are the different categories of damages for which an individual might sue?
32. State the purpose of the Additional Agreements of Insurer.
33. State the basic provision of each of the Additional Agreements of Insurer.
34. What are the insured's responsibilities under the policy?
35. What does the insured agree to do if the insurer is required by law to make payments for which it would not otherwise be liable under the policy?
36. What are priorities of payment and when are they applied?

## Review Questions—Study 3

(Do not submit for marking.)

1. What is a verbal threshold?
2. What was the significant feature of the Ontario Motorist Protection Plan that made it different from earlier policies?
3. How was the threshold defined under OMPP?
4. What did Bill 164 create and what effect did it have on Accident Benefits claims?
5. How does the definition of threshold under OMPP compare to that under Bill 164?
6. What major changes did Bill 59 bring to Accident Benefits?
7. What rules apply with respect to recovery for:
  - a) economic loss?
  - b) health care expenses?
  - c) non-economic loss?
8. Who is an “insured person” for purposes of Accident Benefits coverage?
9. Who or what determines from whom an injured person will collect no-fault benefits?
10. State the priority of payments of no-fault benefits.
11. What is the function of a “case manager”?
12. What is a “treatment plan” and who prepares it?
13. Where are disputes over assessment or examination findings settled?
14. How do Ontario Accident Benefits interact with those in other provinces?
15. How do the benefits under the SABS interact with social assistance payments?
16. What are “collateral benefits”?
17. How do collateral benefits affect payments under the SABS?
18. How do Workers’ Compensation and the no-fault benefits affect each other?
19. What document contains the rules for and gives legal force to the no-fault benefits?
20. What no-fault benefits must every automobile policy provide?
21. Who is eligible for income replacement benefits?
22. Who is eligible for non-earner benefits?
23. What is a caregiver?

24. Who is eligible for caregiver benefits?
25. What expenses are included under medical benefits?
26. What does the rehabilitation benefit provide?
27. What does the attendant care benefit provide?
28. What is the maximum limit for medical and rehabilitation expenses?
29. What other benefit is included in the optional additional limits available for medical and rehabilitation expenses?
30. What expenses will be reimbursed under the Payments of Other Expenses section?
31. Who pays expenses incurred in attending an examination or assessment?
32. Who is entitled to a death benefit?
33. How can the limit on funeral expenses be increased?
34. List the available optional benefits.
35. What benefits are not paid under certain circumstances?
36. What are the circumstances under which these benefits are not paid?

## Review Questions—Study 4

(Do not submit for marking.)

1. Under physical damage automobile coverage (Section 7), whom does the insurer agree to indemnify and for what?
2. What are the FOUR (4) subsections under Section 7 of the automobile policy?
3. Distinguish between Collision and Comprehensive coverage.
4. What perils are covered under Specified Perils?
5. To what types of losses under Section 7 does a deductible NOT apply?
6. Under what circumstances is damage to tires covered?
7. Under which subsections would collision damage be covered?
8. Under which subsections would damage caused by a flock of seagulls flying directly into the automobile windshield be covered?
9. An insured's automobile is broken into and the following articles are taken. Which of them are covered under Specified Perils?
  - a) Spare tire
  - b) Musical instruments which were in the trunk
  - c) The insured's raincoat
  - d) Both side-view mirrors
  - e) The bumper jack belonging to the insured's automobile
10. Which of the following would be covered under All Perils?
  - a) A tire is ruined as a result of a blowout
  - b) Person or persons unknown scratch the side of the insured's automobile
  - c) Rioters slash the insured's tires, among other items
  - d) The CD player mounted on the automobile dashboard is damaged by fire
  - e) Damage to the vehicle as the result of an upset
  - f) A box of CDs concealed under the front seat is stolen
11. You advertise your automobile in the local paper and sell it to the first person that responds to the ad. The cheque comes back NSF; you cannot find the buyer, so report the vehicle stolen. Will you recover under the Comprehensive subsection of your policy? Explain.
12. What are the Additional Benefits under Section 7 of the policy?
13. In the Additional Benefits, with respect to physical damage to the insured vehicle, the insurer agrees to waive subrogation against which of the following?
  - a) Anyone who has care, custody or control of the automobile for repair purposes;
  - b) Anyone who is driving the automobile with the insured's consent;
  - c) A parking garage that is storing the automobile;

- d) Anyone, other than the insured, who has breached any condition of the policy;
- e) A neighbour who is driving the vehicle with the insured's consent.

14. What are salvage charges?
15. How might general average charges be incurred?
16. How might a charge for customs duties be incurred?
17. Define temporary substitute automobile within the terms of the automobile policy.
18. When you borrow your son's automobile while yours is in for repairs, does it qualify as a temporary substitute automobile for coverage purposes under your policy? Explain.
19. When you rent a car, how is it usually insured for physical damage? Whose insurance is primary?
20. Is the temporary substitute automobile coverage under Section 7 of the policy a form of direct coverage or a legal liability coverage. Explain.
21. If the owner of your temporary substitute automobile has insurance on it subject to a \$300 deductible and you have a \$500 deductible on your owner's policy, what would your policy pay in case of a \$1000 loss resulting from an insured peril.
22. To what perils does the temporary substitute coverage apply?
23. An insured must purchase coverage under one of which subsections in order to be reimbursed for certain expenses in case of the theft of the entire automobile?
24. What limitations apply to the loss of use due to theft cover?
25. What expenses may be recovered when the entire automobile is stolen, and what are the insured's responsibilities with respect to such a loss?

## Review Questions—Study 5

(Do not submit for marking.)

1. Who do Highway Victims Indemnity Funds protect?
2. Define the terms “uninsured automobile” and “unidentified automobile”.
3. Who are insured persons under Section 5 of the policy?
4. In Ontario, under what circumstances may an insured claim under Section 5 of the policy?
5. To what TWO (2) situations would Uninsured Motorist Coverage typically apply?
6. What limits apply to payments under Section 5 of the policy?
7. How are payments apportioned between bodily injury and property damage when the total amount claimed is more than the coverage limit?
8. What limitations and exclusions apply to Section 5?
9. How is legal liability and the amount of damages determined for purposes of claiming under Section 5?
10. What procedures must a claimant under Section 5 follow when presenting a claim for vehicle damage? When presenting a claim for injuries?
11. Why is property damage caused by an unidentified automobile not covered under Section 5?
12. In what respects is a Highway Victims Indemnity Fund (the name varies depending on the province or state) different from Uninsured Motorist Cover?
13. Which provinces have Highway Victims Indemnity Funds?
14. Who operates the Highway Victims Indemnity Funds in Canada?
15. What action is taken against an uninsured motorist on whose behalf a Highway Victims Indemnity Fund pays a claim?
16. What procedure must be followed when an uninsured motorist denies liability for an accident and the resulting claim?
17. Where would a pedestrian, who does not own an automobile and is struck by a hit-and-run driver, turn for help to cover the cost of his or her injuries?



## Review Questions—Study 6

(Do not submit for marking.)

1. What are the territorial limitations in an automobile policy?
2. To avoid a gap in coverage, how long does an insured have to report a newly acquired automobile?
3. What does the term “occupant of a motor vehicle” mean in relation to automobile insurance?
4. How is coverage affected when a driver of an automobile does not have the consent of the owner?
5. Why are garage personnel excluded from coverage?
6. Is the definition for “the automobile” the same for all sections of the policy? Explain.
7. Under what conditions does coverage apply to a newly acquired automobile before the owner advises his or her insurer?
8. What is a temporary substitute automobile?
9. What coverage does the policy provide for a temporary substitute automobile?
10. Under what circumstances does the policy of a driver of a temporary substitute vehicle respond *rather than* the policy of the owner?
11. Under what circumstances does the policy of a driver of a temporary substitute vehicle respond *in addition* to the policy of the owner?
12. What types of vehicles could be referred to as “other” non-owned automobiles as they relate to coverage under the policy?
13. What coverage applies to trailers being pulled by an automobile?
14. What insurance options does an individual who owns several vehicles have?
15. What uses of the automobile are excluded under the policy?
16. Why are the uses of the automobile referred to in Q.15 above excluded from coverage?
17. Can any of these excluded uses be covered, and if so, how?
18. What uses of an automobile are NOT considered to be the carrying of passengers for compensation or hire?
19. John Jolly is loaned an automobile by a garage while his own automobile is in for repair. Would this be considered a temporary substitute automobile? Explain.
20. When you borrow a friend’s 5-ton truck, would you have any coverage under the “other automobiles” section of your owner’s policy? Explain.
21. Why is it not advisable to immediately delete from your policy a vehicle that has been totally demolished in an accident?



## Review Questions—Study 7

(Do not submit for marking.)

1. What functions do the Statutory Conditions perform?
2. Where do the Statutory Conditions get their authority?
3. To what automobile policies do they apply?
4. What types of changes are considered “material” to an automobile policy?
5. What must an insurer do when it discovers it has incorrectly classified an insured automobile and has overcharged the insured?
6. Can an insurer go back to the insured for additional premium if it has undercharged because of incorrect classification? Explain.
7. What are the prohibited uses of an automobile by an insured?
8. Is there any difference between the “prohibited use by the insured” and “prohibited use by others?” Explain.
9. Who is “authorized by law” to drive?
10. What must an insured do after being involved in an accident where there is loss or damage to persons or property?
11. Why is it so important for an insured to forward all documents received with respect to a claim to the insurer immediately?
12. Why should an insured not assume liability or settle a claim on his or her own?
13. Who pays for the cost of investigating and securing information with respect to an automobile accident?
14. Why should an insured not have his or her vehicle repaired before the insurer has inspected it?
15. Whose responsibility is it to protect an automobile after an accident? Who pays if certain expenses are incurred?
16. What are the “proof of loss” requirements?
17. How is the value of an automobile determined for the purpose of a loss settlement?
18. How is “actual cash value” determined?
19. Who has the option of deciding whether a damaged automobile will be repaired or replaced?
20. If the decision is made to repair or replace what rules apply?
21. What are the rules with respect to abandonment of a damaged vehicle?

22. Who is entitled to the salvage when an insurer replaces or pays for a damaged vehicle?
23. How much time does the insured have to give notice of a loss to the insurer?
24. Who may give notice and proofs of a claim?
25. How much time does the insurer have to pay the claim?
26. What must an insurer do if it denies a claim?
27. How does an insurer cancel an automobile policy?
28. How does an insured cancel an automobile policy?
29. What are the provisions for giving notice to an insurer?
30. What could be the consequences if notice is not given properly?
31. What are the conditions for bringing an action against one's insurer?
32. How do the Statutory Conditions affect the statutory accident benefits?
33. List the Statutory Conditions.

## Review Questions—Study 8

(Do not submit for marking.)

1. What is an endorsement?
2. When might an endorsement that gives permission to drive other automobiles be required?
3. What coverage is available to an individual who drives government-owned automobiles and how is it effected?
4. Give an example of ONE (1) situation that requires an endorsement giving permission to use the automobile for a particular purpose.
5. How can you insure a vehicle that is leased or rented to another?
6. What coverage can be acquired for loss resulting from conversion by someone in lawful possession of the automobile?
7. When is a school bus endorsement necessary and what functions does it perform?
8. You wish to operate your automobile as a taxi. How do you ensure that you have proper coverage?
9. How does the standard automobile policy deal with vehicles used for carrying explosives?
10. As an underwriter, what exposure would you want to exclude when insuring an amphibious vehicle?
11. What is the purpose of the Property Damage Reimbursement endorsement and how does it operate?
12. When might you need to restrict glass coverage on your All Risk automobile policy?
13. How should you deal with the insurance on an automobile that you do not drive from October to May?
14. How do you insure a 1930 Packard that you have restored and only drive in special parades?
15. What coverage does the Owner's policy provide for damage to property of passengers? How can this be extended?
16. Compare the TWO (2) types of mortgage endorsements available for use with an automobile policy.
17. What are the provisions of the Suspension of Coverage endorsement and when would you use it?

18. How can the deductibles under an automobile policy be amended?
19. What are the provisions of the endorsement used to add coverage against liability for damage to a non-owned automobile in your care, custody, or control?
20. How can you restrict the amount of coverage that applies to your son when he drives your vehicle instead of his own?
21. What endorsement is necessary when insuring motorized recreational vehicles under an automobile policy?
22. What coverage does the Transportation Replacement endorsement provide?
23. What endorsement would you want on a new automobile and what coverage does it provide?
24. What is the Family Protection Endorsement and how does it operate?
25. What is covered and what is not covered by the Emergency Road Service endorsement?
26. What changes can be made by using the Alteration endorsement?
27. When would you use the Added Coverage to Offset Tort Deductibles endorsement? What is special about this coverage?
28. When would a Driver's policy be useful?
29. What coverages are available under an OAP 2?
30. How is a "non-owned automobile" defined in the OAP 2?
31. How is a Driver's policy rated?

## Review Questions—Study 9

(Do not submit for marking.)

1. Who is responsible for the administration of insurance law in Ontario?
2. What THREE (3) elements are included in the government regulatory structure for insurance?
3. Who is responsible for the automobile insurance dispute resolution system?
4. What is the function of the Superintendent of Financial Services?
5. What legislation contains provisions for consumer protection?
6. What powers exist under the Insurance Act with respect to obtaining insurance-related information from persons licensed under the Act?
7. What possible practices of insurers are considered unfair or deceptive under the definition within the Insurance Act?
8. What remedies are open to the Superintendent of Financial Services with respect to unfair or deceptive practices of insurers?
9. Who regulates brokers and under what authority?
10. What possible practices of brokers constitute “misconduct” or, in other words, unfair or deceptive acts or practices?
11. What are brokers required to do to protect consumers?
12. What does the Insurance Act have to say about reasons for which an insurer may refuse to accept automobile business or to cancel or refuse to renew a policy?
13. What grounds for non-acceptance would not be valid?
14. What procedure must be followed by an insurer when it does not wish to renew an automobile policy?
15. What procedure must be followed by a broker whose insurance company has advised that it does not wish to renew a particular client’s automobile insurance?



## Review Questions—Study 10

(Do not submit for marking.)

1. Why must automobile insurance be available to any vehicle owner?
2. What is another name for regular markets?
3. What are residual markets?
4. Give an example of a risk that might have to obtain insurance through residual markets.
5. Identify TWO (2) objectives of residual market programs.
6. What is the Facility Association?
7. What is the purpose of the Facility Association?
8. List the provinces where the Facility Association operates.
9. Define “car year.”
10. What are servicing carriers?
11. How are servicing carriers compensated?
12. What are Risk Sharing Pools?
13. Which provinces have Risk Sharing Pools?
14. When a risk is transferred to the Risk Sharing Pool in Ontario, who is responsible for servicing the policy, including settling any claims that may arise from the policy?
15. Who subsidizes the Facility Association when premiums are not enough to cover claim costs?

# Ontario Application for Automobile Insurance Owner's Form (OAF 1)

Policy No. Assigned

New policy <input type="checkbox"/>	Replacing Policy No. <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	Company bill <input type="checkbox"/>	Broker/Agent bill <input type="checkbox"/>	Other (specify) <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	Language Preferred English <input type="checkbox"/> French <input type="checkbox"/>
Insurance Company (Insurer)			Broker/Agent		
			Broker Code:		

1 Applicant's Name & Postal Address	Lessor (if applicable)
Name and Address	Name and Address
Postal Code	Postal Code
Phone No. Home ( ) Work ( )	Phone No. ( ) Fax ( )

2 Policy Period (all times are local times at the applicant's address shown above)	
Effective Date: Year   Month   Day Time: a.m. <input type="checkbox"/> p.m. <input type="checkbox"/>	Expiry Date: Year   Month   Day <b>at 12:01 a.m.</b>

3 Described Automobile – Each automobile will be used primarily in the vicinity of the applicant's address, unless otherwise stated in Remarks.												
Auto No.	Model Year	Make or Trade Name	Model	Body Type	No. of Cylinders or Engine Size	Gross Vehicle Weight Rating [ ] Lbs [ ] Kg						
1.												
2.												
3.												
Auto No.	Vehicle Identification No. (Serial No.)	Owned?	Leased?	Purchased/Leased		Purchase Price	Automobile Use (*Give details in Remarks section)					
				Year	Month	New? Used?	(including options & taxes)	Pleasure	Commuter	Business Use %*(see Note 1)	Farm	Commercial
1.								km				
2.								km				
3.								km				
Auto No.	Estimated Annual Driving Distance	Is any automobile used for car pooling? If Yes, give no. of Passengers and Details			Type of Fuel Used			Unrepaired Damage?		Modified/Customized? (see Note 2)		
	km	Yes <input type="checkbox"/> No <input type="checkbox"/>				Gas	Diesel	If other, give details:		(If Yes, give details in Remarks section)		
1.	km	Yes <input type="checkbox"/> No <input type="checkbox"/>								Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>		
2.	km	Yes <input type="checkbox"/> No <input type="checkbox"/>								Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>		
3.	km	Yes <input type="checkbox"/> No <input type="checkbox"/>								Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>		
Auto No.	Lienholder Name & Postal Address											
1.												
2.												
3.												

- Is the applicant both the Registered Owner **and** the Actual Owner of the described automobile(s)?  Yes  No If No, give details in Remarks section.
- Will any of the described automobiles be rented or leased to others, or used to carry passengers for compensation or hire, or haul a trailer, or carry explosives or radioactive material?  Yes  No
- Total number of automobiles in the household or business.

4 Driver Information – List all drivers of the described automobile(s) in the household or business.												
Driver No.	Name as shown on Driver's Licence				Driver's Licence Number			Date of Birth			Sex	Marital Status
								Year	Month	Day		
1.												
2.												
3.												
4.												
Driver No.	Driver Training Certificate Attached?	Date First Licensed in Canada or U.S. (Class G or equivalent)			Other class of licence, if any			Percentage Use by Each Driver			Are any other persons in the household or business licensed to drive?	Do any drivers qualify for Retiree Discount? (See Note 3)
	Yes <input type="checkbox"/> No <input type="checkbox"/>	Class	Year	Month	Class	Year	Month	Auto. 1	Auto. 2	Auto. 3	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
1.	Yes <input type="checkbox"/> No <input type="checkbox"/>										Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
2.	Yes <input type="checkbox"/> No <input type="checkbox"/>										Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3.	Yes <input type="checkbox"/> No <input type="checkbox"/>										Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4.	Yes <input type="checkbox"/> No <input type="checkbox"/>										Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Special Notes**  
**Note 1:** Business Use % – State the usual percentage of annual driving distance that is for business use. (Enter 0 if there is no business use)  
**Note 2:** Modified/customized includes changes, other than repairs or restorations, that affect the original manufacturer's design specifications or increase the value of the automobile. These may include, but are not limited to: engine modifications; paint changes; non-factory installed wheels, tires and electronic accessories and equipment, etc. If you are insured for "Loss or Damage Coverage", there is a \$1,500 limit on non-factory installed electronic accessories and equipment.  
**Note 3:** Retiree Discount – You may be entitled to a discount if you are the principal operator of a described automobile, are retired, have not been employed for 26 weeks or more in the last 52 weeks, do not earn or receive income from any office or employment, are not engaged in any professional occupation and are not operating a business. To qualify, you must be at least age 65, or receiving a pension under the Canada Pension Plan, the Quebec Pension Plan, or a pension registered under the Income Tax Act. If you qualify, your broker or agent will ask you to sign a declaration to confirm this.

If a driver is licensed less than 6 years in Canada, driving experience in other countries may be recognized. Attach proof of other licensing and insurance.

What are the details of the applicant's most recent automobile insurance?	Insurance Company	Policy No.	Expiry Date
			Y   Y   Y   Y   M   M   D   D

**To the applicant's knowledge...**

■ Has any driver's licence, vehicle permit etc, issued to the applicant or to any person in the household or business been suspended or cancelled in the last 6 years? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, give details in Remarks section.	■ Has any insurance company cancelled automobile insurance for the applicant or any listed driver in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, give details in Remarks section.	■ During the last 3 years, has any automobile insurance policy issued to the applicant or any listed driver been cancelled or has any claim been denied for material misrepresentation? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, give details in Remarks section.	■ Has the applicant or any listed driver been found by a court to have committed a fraud connected with automobile insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, give details in Remarks section.
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**5 Previous Accidents and Insurance Claims**

Give details of all accidents or claims arising from the ownership, use or operation of any automobile by the applicant or any listed driver during the last 6 years. The coverages are: BI – Bodily Injury, PD – Property Damage, AB – Accident Benefits, DCPD – Direct Compensation – Property Damage, UA – Uninsured Automobile, Coll – Collision, AP – All Perils, Comp – Comprehensive, SP – Specified Perils

Driver No.	Auto No.	Date			Coverage Claim Paid Under							Amount Paid or Estimate	Details (Use Remarks section if necessary)
		Year	Month	Day	BI	PD	AB	DCPD	UA	Coll/AP	Comp/SP		

**6 History of Convictions – Give details of all convictions of the applicant and any listed driver arising from the operation of any automobile in the last 3 years.**

Driver No.	Date Convicted			Details (Use Remarks section if necessary)	Driver No.	Date Convicted			Details (Use Remarks section if necessary)
	Year	Month	Day			Year	Month	Day	

**7 Rating Information – AGENT/BROKER AND COMPANY USE ONLY**

Auto No.	Class	Driving Record					Driver No.		At-Fault Claim Surcharges		Conviction Surcharges	
		BI	PD	AB	DCPD	Coll/AP	Princ.	Sec.	Description	%	Description	%
1.												
2.												
3.												

  

Auto No.	List Price New	Vehicle Code	Rate Group				Location	Territory	Discounts Description and Percentage
			AB	DCPD	Coll/AP	Comp/SP			
1.									
2.									
3.									

**8 Insurance Coverages Applied For – Read Page 1 of this form before completing this section.**

Liability Bodily Injury Property Damage	Automobile 1		Automobile 2		Automobile 3		Occasional Driver Premium
	Limit (000s)	Premium	Limit (000s)	Premium	Limit (000s)	Premium	
<b>Accident Benefits (Standard Benefits)</b>							
<b>Optional Increased Accident Benefits (v) Coverage Required</b>							
<input type="checkbox"/> Income Replacement (\$600/\$800/\$1,000)	(up to \$ per week)		(up to \$ per week)		(up to \$ per week)		
<input type="checkbox"/> Caregiver, Housekeeping & Home Maintenance							
<input type="checkbox"/> Medical and Rehabilitation (\$100,000)							
<input type="checkbox"/> Attendant Care (\$72,000)							
<input type="checkbox"/> Medical, Rehabilitation (\$1,100,000) & Attendant Care (\$1,072,000)	As stated in Section 4 of Policy		As stated in Section 4 of Policy		As stated in Section 4 of Policy		
<input type="checkbox"/> Death & Funeral							
<input type="checkbox"/> Dependant Care							
<input type="checkbox"/> Indexation Benefit (Consumer Price Index)							
<b>Uninsured Automobile</b>	As stated in Section 5 of Policy		As stated in Section 5 of Policy		As stated in Section 5 of Policy		
<b>Direct Compensation-Property Damage</b> <small>This policy contains a partial payment of recovery clause for property damage if a deductible is specified for Direct Compensation – Property Damage.</small>	Deductible		Deductible		Deductible		
<b>Loss or Damage*</b>	Deductible	Premium	Deductible	Premium	Deductible	Premium	Premium
Specified Perils (excluding Collision or Upset)							
Comprehensive (excluding Collision or Upset)							
Collision or Upset							
All Perils							
<b>*This policy contains a partial payment of loss clause.</b>		A deductible applies for each claim except as stated in your policy.					
<b>Policy Change Forms (Name &amp; No.)</b>	Deductible/Limit	Premium	Deductible/Limit	Premium	Deductible/Limit	Premium	Premium
Family Protection Coverage – OPCF 44R <input type="checkbox"/> Yes <input type="checkbox"/> No	LIMIT SAME AS LIABILITY UNLESS OTHERWISE NOTED		LIMIT SAME AS LIABILITY UNLESS OTHERWISE NOTED		LIMIT SAME AS LIABILITY UNLESS OTHERWISE NOTED		
<b>Total Premium Per Automobile</b>							

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**9** **Remarks – Use this space if you have further details.**


Extra sheets attached.

**10** **Method of Payment**

Type of Payment Plan	Estimated Policy Premium**	Provincial Sales Tax	Interest	Total Estimated Cost	**This policy premium is <b>estimated</b> and subject to adjustment or confirmation by the Insurer. If we issue a policy and the applicant cancels it, there may be a minimum premium shown on your Certificate of Automobile Insurance that will not be refunded.				
Amt. Paid with Application	Amount Still Due	No. of Remaining Instalments	Amount of Each Instalment	Instalment Due Date					
				<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 30px; text-align: center;">Y</td> <td style="width: 30px; text-align: center;">M</td> <td style="width: 30px; text-align: center;">D</td> </tr> </table>	Y	M	D		
Y	M	D							

**11** **Declaration of Applicant – Read this section carefully before you sign.**

<p><b>I understand that to qualify for a driver's licence, drivers:</b></p> <ul style="list-style-type: none"> <li>• must not suffer from any mental, emotional, nervous or physical disability that significantly interferes with the driver's ability to safely drive an automobile of the class they are licensed for;</li> <li>• must not be addicted to alcohol or a drug to the extent that it significantly interferes with the driver's ability to safely drive an automobile; and</li> <li>• must notify the Ministry of Transportation immediately if the driver becomes physically or mentally disabled to the extent that it might interfere with the driver's ability to safely drive an automobile.</li> </ul> <p><b>To the best of my knowledge,</b></p> <ul style="list-style-type: none"> <li>• all listed drivers are qualified and hold a driver's licence, and</li> <li>• the details in Sections 1 to 6 and 9 are correct.</li> </ul> <p><b>Inspection</b> My Insurer may require my automobile to be inspected. If I do not co-operate with any reasonable arrangements to inspect my automobile, I understand my optional loss or damage coverages under Section 7 may be cancelled, and any claims under that section may be denied.</p> <p><b>Warning – The Insurance Act provides that where:</b> <b>(a) an Applicant for a contract, (i) gives false particulars of the described automobile to be insured to the prejudice of the Insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or (b) the Insured contravenes a term of the contract or commits a fraud; or (c) the Insured wilfully makes a false statement in respect of a claim under the contract, a claim by the Insured, for other than such statutory accident benefits as are set out in the Statutory Accident Benefits Schedule, is invalid and the right of the Insured to recover indemnity is forfeited.</b></p>	<p><b>Warning – Offences</b> It is an offence under the Insurance Act to knowingly make a false or misleading statement or representation to an Insurer in connection with the person's entitlement to a benefit under contract of insurance, or to wilfully fail to inform the Insurer of a material change in circumstances within 14 days, in connection with such entitlement. The offence is punishable on conviction by a maximum fine of \$250,000 for the first offence and a maximum fine of \$500,000 for any subsequent conviction. It is an offence under the federal Criminal Code for anyone to knowingly make or use a false document with the intent it be acted on as genuine and the offence is punishable, on conviction, by a maximum of 10 years imprisonment. It is an offence under the federal Criminal Code for anyone, by deceit, falsehood or other dishonest act, to defraud or to attempt to defraud an insurance company. The offence is punishable, on conviction, by a maximum of 10 years imprisonment for fraud involving an amount over \$5,000 or otherwise a maximum of 2 years imprisonment.</p> <p><b>Consent</b> I am applying for automobile insurance based on the information provided above. With respect to this application or any renewal or change in coverage, I authorize you to collect, use and disclose my driving record, auto insurance history and auto claims history, and those of the listed drivers from whom I declare I have obtained consent for these purposes, as permitted by law for the limited purposes necessary to assess the risk, investigate and settle claims, and detect and prevent fraud.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 70%; height: 40px; vertical-align: bottom;">Applicant's Signature</td> <td style="width: 30%; height: 40px; vertical-align: bottom;">Date</td> </tr> </table>	Applicant's Signature	Date
Applicant's Signature	Date		

**12** **Report of Broker/Agent**

Have you bound this risk?  Yes <input type="checkbox"/> No <input type="checkbox"/>	Is this business new to you?  Yes <input type="checkbox"/> No <input type="checkbox"/>	Type of Motor Vehicle Liability Insurance Card issued:  Temp <input type="checkbox"/> Perm <input type="checkbox"/> None <input type="checkbox"/>	How long have you known the Applicant?	How long have you known the Principal Driver?	Has an inspection been completed?  Yes <input type="checkbox"/> No <input type="checkbox"/>
Broker/Agent Signature				Date	

***The Applicant must receive a copy of the signed application.  
A supplementary form for commercial or public use automobiles may be necessary.***

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