

SPF 1 Version: July 2004

ALBERTA

STANDARD

**AUTOMOBILE
POLICY**

S.P.F. No. 1

Please Read Carefully

ALBERTA STANDARD AUTOMOBILE POLICY

S.P.F. No.1

Last Update: July 2004

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INSURING AGREEMENTS

Now, Therefore in Consideration of the payment of the premium specified and of the statements contained in the application and subject to the limits, terms, conditions, provisions, definitions and exclusions herein stated and subject always to the condition that the Insurer shall be liable only under the section(s) or subsection(s) of the following Insuring Agreements A, B, C for which a premium is specified in Item 4 of the application and no other.

SECTION A – THIRD PARTY LIABILITY

The Insurer agrees to indemnify the Insured and, in the same manner and to the same extent as if named herein as **the Insured, every other person** who **with his consent** personally drives the automobile, or personally operates any part thereof, against the liability imposed by law upon the Insured or upon any such other person for loss or damage arising from the **ownership, use or operation** of the automobile and resulting from

BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY

The Insurer shall not be liable under this section,

- (a) for any liability imposed by any **workmen's compensation** law upon any person insured by this section; or
- (b) –deleted
- (c) for loss or damage resulting from bodily injury to or the death of any employee of any person insured by this section while engaged in the operation or repair of the automobile; or
- (d) for loss of or damage to property carried in or upon the automobile or to any **property owned or rented by**, or in the care, custody or control of any person insured by this section; or
- (e) –deleted
- (f) –deleted
- (g) **for any amount in excess of the limit(s)** stated in section A of item 4 of the application **and expenditures provided for in the Additional Agreements of this section**; subject always to the provisions of the section of the Insurance Act (Automobile Insurance Part) relating to the **nuclear energy hazard**;
- (h) for any liability arising from contamination of property carried in the automobile.

See also General Provisions, Definitions, Exclusions and Statutory Conditions of this Policy

ADDITIONAL AGREEMENTS OF INSURER

Where indemnity is provided by this section the Insurer shall,

- (1) upon receipt of notice of loss or damage caused to persons or property, serve any person insured by this Policy by such investigation thereof, or by such negotiations with the claimant, or by such settlement of any resulting claims, as may be deemed expedient by the Insurer; and
- (2) defend in the name and on behalf of any person insured by this Policy and at the cost of the Insurer any civil action which may at any time be brought against such person on account of such loss or damage to persons or property; and
- (3) **pay all costs taxed** against any person insured by this Policy in any civil action defended by the Insurer **and any interest accruing after entry of judgment** upon that part of the judgment which is within the limit(s) of the Insurer's liability; and
- (4) in case the injury be to a person, reimburse any person insured by this Policy for outlay for such **medical aid as may be immediately necessary** at the time of such injury; and
- (5) be liable up to the minimum limit(s) prescribed for that province or territory of Canada in which the accident occurred, if that limit(s) is higher than the limit(s) stated in section A of item 4 of the application; and
- (6) **not set up any defence to a claim that might not be set up** if the policy were a motor vehicle liability policy issued in the province or territory of Canada in which the accident occurred.

AGREEMENTS OF INSURED

Where indemnity is provided by this section, every person insured by this Policy

- (a) by the acceptance of this Policy, constitutes and appoints the Insurer his **irrevocable attorney** to appear and defend in any province or territory of Canada in which action is brought against the Insured **arising out of the ownership, use or operation of the automobile**;

Notes

If you follow your agreements, we'll follow ours. We'll pay for what we agree to pay for.

EXCLUSIONS

WCB

Garage employees have their own policy (SPF4)

Husband backing into wife...

Not higher than limits or for nuclear hazard

Truck example

We will investigate, negotiate and settle

Defend any action

Taxes, costs and interest paid above limits

Immediate out of pocket medical expenses

Min. limits guaranteed

Notes

Absolute Liability, they will reimburse if we have to pay under that provision

- (b) shall reimburse the Insurer, upon demand, in the amount which the Insurer has paid by reason of the provisions of any statute relating to automobile insurance and which the Insurer would not otherwise be liable to pay under this Policy.

SECTION B – ACCIDENT BENEFITS

The Insurer agrees to pay to or with respect to each insured person as defined in this section who sustains bodily injury or death directly and independently of all other causes by an accident arising out of the use or operation of an automobile.

SUBSECTION 1 – MEDICAL PAYMENTS AND FUNERAL BENEFITS

(1) All reasonable expenses incurred within two years from the date of the accident as a result of such injury for necessary medical, surgical, chiropractic, dental, hospital, professional nursing, and ambulance service and, in addition for such other services and supplies which are, in the opinion of the insured person’s attending physician and that of the Insurer’s medical adviser, essential for the treatment or rehabilitation of said person, to the limit of \$10,000 per person.

(1.1) Notwithstanding subsection (1), any chiropractic services provided under subsection (1) is limited to \$500 per person.

(2) Funeral services up to the amount of \$2,000 in respect to the death of any one person.

The Insurer shall not be liable under this subsection for those portions of such expenses payable or recoverable under any medical, surgical, dental or hospitalization plan or law or, except for similar insurance provided under another automobile insurance contract, under any other insurance contract or certificate issued to or for the benefit of, any insured person.

Private plans – we are secondary

SUBSECTION 2 – DEATH AND TOTAL DISABILITY

Part I – Death Benefits

A. Subject to the provisions of this Part 1, for death, a payment of a Principal Sum – based on the age and status at the date of the accident of the deceased in a household where the head of the household or the spouse or dependents survive – of the following amount:

Age of Deceased at Date of Accident	Status of Deceased at Date of Accident		
	Head of Household	Spouse in Two-parent Households	Dependent Relative
Up to age of 4 years	-	-	\$1,000
5 to 9 years	-	-	2,000
10 to 17 years	\$10,000	\$10,000	3,000
18 to 64 years	10,000	10,000	2,000
65 to 69 years	10,000	10,000	2,000
70 years and over	10,000	10,000	1,000

Not Secondary

In addition, with respect to death of head of household,

- (a) where there are two or more survivors--being spouse and/or dependent relatives the principal sum payable is increased 20% for each survivor other than the first; and
- (b) where there are one or more survivors, being spouse and/or dependent relative, 1% of the total principal sum payable each week for a period of 104 weeks. Any weekly benefit shall terminate upon death of all such survivors.

For the purposes of this Part I

- (1) “head of household” means that member of a household with the largest income in the year preceding the date of the accident;
- (2) “dependent relative” means a person
 - (a) under the age of 18 years for whose support the head of household or the spouse of the head of household (or both of them) is legally liable and who is dependent upon either or both of them for financial support; or
 - (b) 18 years of age or over and residing in the same dwelling premises as the head of household who, because of mental or physical infirmity, is principally dependent upon the head of household or the spouse of the head of household (or both of them) for financial support;
- (3) the total sum payable shall be paid with respect to death of head of household or spouse to the surviving spouse. If there is no surviving spouse in the

- household, **no amount shall be payable** unless there are surviving dependent relatives and in that event the total sum payable shall be divided equally among the surviving dependent relatives;
- (4) the total amount payable with respect to death due to a common disaster of head of household and spouse shall be paid **equally to surviving dependent relatives-**
 - (5) the sum payable with respect to the **death of a dependent relative** shall be **paid to the head of household** or, if he does not survive, to the surviving spouse of the head of household but, **if neither the head of household nor the spouse survives, no amount is payable;**
 - (6) amounts payable under this Part I shall be paid only to a person who is alive 60 days after the death of the insured person;
 - (7) the amount payable under this Part I for the death of any person shall be reduced by the amount of any payments made to or for such person with respect to the same accident under Part II, Total Disability.

Part II – Total Disability

A weekly benefit for the period during which the injury shall **wholly and continuously** disable such insured person, provided

- (a) such person was **employed** at the date of the accident;
- (b) **within 60 days** from the date of the accident such injury **prevents** him from **performing any and every duty pertaining to his occupation** or employment;
- (c) no benefit shall be payable for the first seven days of such disability or for any period in excess of 104 weeks.

Amount of Weekly Benefit – The weekly benefit payable shall be the lesser of:

- (a) **\$300 per week**, and
- (b) **80% of the average gross weekly earnings**, less any payments for loss of income from employment received by or available to such insured person under Subsection 2 (A) or 2 (B) of this Section B.

The above benefits shall be subject to the terms of clause (3) below.

For the purpose of this Part II,

- (1) a spouse residing in the same dwelling premises as **her husband or his wife** and not otherwise engaged in occupation or employment for wages or profit, if injured, shall be deemed disabled only if completely incapacitated and **unable to perform any of her or his household duties** and while so incapacitated shall receive **\$100 per week for not more than 26 weeks**.
- (2) a person shall be deemed to be employed
 - (a) if actively engaged in occupation or employment for wages or profit at the date of the accident, or
 - (b) if 18 years of age or over, so engaged for **any six months during the 12 months preceding** the date of the accident.
- (3) where the benefits for loss of time payable hereunder, together with benefits for loss of time under another contract, including a contract of group accident insurance and a life insurance contract providing disability insurance, exceed the money value of the time of the insured person, the Insurer is liable only for that proportion of the benefits for loss of time stated in this Policy that the money value of the time of the person insured bears to the aggregate of the benefits for loss of time payable under all such contracts;
- (4) the disability of the insured person shall be certified by a **duly qualified medical practitioner**, if so required by the Insurer.

SUBSECTION 2(A) – SUPPLEMENTED BENEFITS RESPECTING ACCIDENTS OCCURRING OUTSIDE ALBERTA IN A NOFAULT JURISDICTION

- (1) In this Subsection, 2 (A)
 - (a) “accident” means an event resulting in bodily injury caused by an automobile or by the use of an automobile or by the load of an automobile, including damage caused by a trailer;
 - (b) “applicable laws” means, with respect to a no-fault jurisdiction, the laws in force from time to time governing the system of no-fault automobile insurance in that jurisdiction;
 - (c) “insured person” means an individual who is a resident of Alberta and who
 - (i) is an occupant of the described automobile or of a newly acquired or temporary substitute automobile as defined in this policy,

Max out at \$375 gross per week

Disability formula:

Weekly Salary
All ben. Avail. X Sec B ben.

No need to cover, deals with extremely rare coverage, do not even cover for claims. If any claim is applicable they can review at that time with claims management. Even less important for brokerage.

- (ii) is an occupant of an automobile and is
 - (A) the named insured, or a spouse of the named insured living in the same dwelling premises as the named insured, or
 - (B) a dependent relative of an individual referred to in paragraph (A) living in the same dwelling premises as the named insured,
 - (i) while a pedestrian, is struck by the described automobile or a newly acquired or temporary substitute automobile as defined in this policy,
 - (ii) while a pedestrian, is struck by an automobile and is
 - (A) the named insured, or a spouse of the named insured living in the same dwelling premises as the named insured, or
 - (B) a dependent relative of an individual referred to in paragraph (A) living in the same dwelling premises as the named insured,
 - (iii) is the occupant of an automobile or a pedestrian struck by an automobile and is
 - (A) an employee or partner of the named insured who is provided with the regular use of the described automobile, or a spouse of the employee living in the same dwelling premises as the employee or a spouse of the partner living in the same dwelling premises as the partner, or
 - (B) a dependent relative of an individual referred to in paragraph (A) living in the same dwelling premises as that individual,
- or
- (iv) is
 - (A) the occupant of an automobile, or
 - (B) a pedestrian struck by an automobile driven by an individual described in any of subclauses (i) through (v)
 - (v) but does not include an individual who is, at the time of an accident in Quebec, the owner or occupant of an automobile registered in Quebec;
- (d) “no fault jurisdiction” means the Province of Quebec, Ontario, Manitoba or Saskatchewan;
 - (e) “pedestrian” means an individual who is not an occupant of an automobile;
 - (f) “resident of Alberta” means an individual who
 - (i) is authorized by law to be or to remain in Canada and is living and ordinarily present in Alberta, and
 - (ii) meets the criteria for non-residency in the no-fault jurisdiction established by the applicable laws of the no-fault jurisdiction.
- (2) The definition of “insured person” under the heading Special Provisions, Definitions, and Exclusions of Section B does not apply to this Subsection.
 - (3) Where an insured person suffers personal injury as a result of an accident occurring in a no-fault jurisdiction, the insurer agrees to pay to the insured person the amount that would be payable under the applicable laws of the no-fault jurisdiction as if the insured person were a resident of the no-fault jurisdiction.
 - (4) For the purposes of calculating an amount payable under (3) in respect of an accident occurring in Quebec, references in the Automobile Insurance Act (Quebec) to other statutes or regulations of Quebec used to calculate an amount payable under (3) shall be read as references to corresponding Alberta statutes or regulations or federal statutes or regulations that apply in Alberta.
 - (5) In any claim or action in Alberta arising out of an accident in Alberta, the insurer agrees not to exercise its right of subrogation against a resident of Manitoba or Saskatchewan in respect of Section B – Accident Benefits paid to a resident of Alberta under this policy.
 - (6) No exclusion or limitation in Section B or in the General Provisions, Definitions and Exclusions and the Statutory Conditions of this policy may be raised by the insurer in respect of a claim by an insured under (3).

SUBSECTION 3 – UNINSURED MOTORIST COVER

All sums which every insured person shall be legally entitled to recover as damages for bodily injury and all sums which any other person shall be legally entitled to recover as damages because of the death of any insured person, from the owner or driver of an uninsured or unidentified automobile as defined herein.

This should be covered. Applies only if Highway Victim’s indemnity fund does not apply, but fund does apply for all provinces.

(1) The Insurer shall not be liable under this subsection,

- (i) to any person who has a right of recovery under an **unsatisfied judgment or similar fund** or plan in effect in any jurisdiction of Canada or the United States of America;
- (ii) to any person who, without the written consent of the Insurer, makes directly or through his representative any settlement with or prosecutes to judgment any action against any person or organization which may be legally liable therefore;
- (iii) for any amount in excess of the **minimum limit(s) for automobile bodily injury liability** insurance applicable in the jurisdiction in which the accident occurs regardless of the number of persons so injured or killed, but in no event shall such limit(s) exceed the minimum limit(s) applicable in the jurisdiction stated in Item 1 of the application.

(2) Uninsured automobile defined

An “uninsured automobile” under this section means an automobile with respect to which neither the owner nor driver thereof has applicable and collectible bodily injury liability insurance for its ownership, use or operation, but shall not include an automobile owned by or registered in the name of

- (i) the **named insured** or by any person residing in the same dwelling premises therewith; or
- (ii) **the governments of Canada or the United States of America** or any political sub-division thereof or any agency or corporation owned or controlled by any of them; or
- (iii) any person who is an authorized **self-insurer** within the meaning of a financial or safety responsibility law; or
- (iv) any person who has filed a bond or otherwise given proof of financial responsibility with respect to his liability for the ownership, use or operation of automobiles.

(3) Unidentified automobile defined

An “unidentified” automobile under this subsection means an automobile which causes bodily injury or death to an insured person arising out of physical contact of such automobile with the automobile of which the insured person is an occupant at the time of the accident, provided

- (i) the identity of either the owner or driver of such automobile cannot be ascertained, and
- (ii) the insured person or someone on his behalf has **reported the accident within 24 hours to a police**, peace or judicial officer or to an administrator of motor vehicle laws and shall have filed with the Insurer within 30 days thereafter a statement under oath that the insured person or his legal representative has a cause or causes of action arising out of such accident for damages against a person or persons whose identity cannot be ascertained and setting forth the facts in support thereof; and
- (iii) at the request of the Insurer, the insured person or his legal representative **makes available for inspection the automobile** of which the insured person was an occupant at the time of the accident.

(4) Limitation of liability

- (i) If claim is made under this subsection and claim is also made against any person who is an insured under **section A – Third Party Liability** of this Policy, any payment under this subsection shall be applied in reduction of any amount which the insured person may be entitled to recover from any person who is insured under section A;
- (ii) Any payment made under section A or under subsections 1 or 2 of section B of this Policy to an insured person hereunder shall be applied in reduction of any amount which such person may be entitled to recover under this subsection.

(5) Determination of legal liability and amount of damages

The determination as to whether the insured person shall be legally entitled to recover damages and if so entitled, the amount thereof, shall be made by agreement between the insured person and the Insurer. If any difference arises between the insured person and the Insurer as to whether the insured person is legally entitled to recover damages and, if so entitled, as to the amount thereof these questions shall be submitted to arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then by two persons, one to be chosen by the insured person and the other by the Insurer and a third person to be appointed by the persons so chosen. The submission shall be subject to the provisions of The Arbitration Act and the award shall be binding upon the parties.

Notes

Covers only the minimum limits in the region, not property damage

Uninsured defined

But these are considered insured: another veh of the insd, gov't vehicles, Authorized self insurers Filed a bond of financial responsibility

Hit & Run

(6) Notice of legal action

If, before the Insurer makes payment of loss hereunder, the insured person or his representative shall institute any legal action for bodily injury or death against any other person owning or operating an automobile involved in the accident, a copy of the writ of summons or other process served in connection with such legal action shall be forwarded immediately to the Insurer.

SPECIAL PROVISIONS, DEFINITIONS, AND EXCLUSIONS OF SECTION B**(1) "INSURED PERSON" DEFINED**

In this section, the words "insured person" mean

- (a) **any person while an occupant** of the described automobile or of a newly acquired or temporary substitute automobile as defined in this policy;
- (b) the insured and, if residing in the same dwelling premises as the insured, his or her spouse and any dependent relative of either **while an occupant of any other automobile**; provided that
 - (i) the insured is an individual or are two spouses in a household;
 - (ii) such person is not engaged in the business of selling, repairing, maintaining, servicing, storing or parking automobiles at the time of the accident;
 - (iii) such other automobile is not owned or regularly or frequently used by the insured or by any person or persons residing in the same dwelling premises as the insured;
 - (iv) such other automobile is not owned, hired, or leased by an employer of the insured or by an employer of any person or persons residing in the same dwelling premises as the insured;
 - (v) such other automobile is not used for carrying passengers for compensation or hire or for commercial delivery;
- (c) in Subsection 1 and 2 of Section B only, any person, not the occupant of an automobile or of railway rolling-stock that runs on rails, who is struck, in Canada, by the described automobile or a newly acquired or temporary substitute automobile as defined in the policy.
- (d) in Subsection 1 and 2 of Section B only, the named insured, if an individual and his or her spouse and any dependent relative residing in the same dwelling premises as the name insured, not the occupant of an automobile or of railway rolling-stock that runs on rails, who is struck by any other automobile; provided that
 - (i) such person is not engaged in the business of selling, repairing, maintaining, servicing, storing, or parking automobiles at the time of the accident;
 - (ii) that automobile is not owned or regularly or frequently used by the insured or by any person or persons residing in the same dwelling premises as the named insured;
 - (iii) that automobile is not owned, hired, or leased by an employer of the insured or by an employer of any person or persons residing in the same dwelling premises as the named insured;
- (e) if the insured is a corporation, unincorporated association, or partnership, or a sole proprietorship, any employee or partner of the insured for whose regular use the automobile is furnished, and his or her spouse and any dependent relative of either, residing in the same dwelling premises as such employee or partner, while an occupant of any other automobile; and
- (f) in Subsections 1 and 2 of Section B only, any employee or partner of the insured, for whose regular use the automobile is furnished, and his or her spouse and any dependent relative of either, residing in the same dwelling premises as such employee or partner, while not the occupant of an automobile or of railway rolling-stock that runs on rails, who is struck by any other automobile; provided that in respect of (e) and (f) above,
 - (i) neither such employee nor partner or his or her spouse is the owner of an automobile;
 - (ii) such person is not engaged in the business of selling, repairing, maintaining, servicing, storing, or parking automobiles at the time of the accident;
 - (iii) such other automobile is not owned or regularly or frequently used by the employee or partner, or by any person or persons residing in the same dwelling premises as such employee or partner;
 - (iv) such other automobile is not owned, hired, or leased by the insured or by an employer of any person or persons residing in the same dwelling premises as such employee or partner of the insured;

Rarely used coverage if you happen to be in another vehicle (that is not insured) and need AB coverage. (note: SEF 2 adds this coverage to your kids too)

Pedestrian
OR
Cyclist

(d) explains that if you are hit by a vehicle as a pedestrian or cyclist and they are not covered you may use your AB coverage if you need to (as in (b) above, rarely used)

(e) & (f) are the same as (b) & (d) but only if the insured is a company

in respect of (e) above only,

- (v) such other automobile is not used for carrying passengers for compensation or hire or for commercial delivery.

(2) EXCLUSIONS

(med pay)

(Total disability)

- (a) The Insurer shall not be liable under clause (I) of subsection 1 nor under Part II of subsection 2 of this section B for bodily injury to any person
- (i) resulting from the suicide of such person or attempt thereof, whether sane or insane; or
 - (ii) who is entitled to receive the benefits of any workmen's compensation law or plan as a result of the accident; or
 - (iii) where the person at the time of the accident is engaged in a race or speed test; or
 - (iv) caused directly by sickness or disease; or
 - (v) who is using the automobile for any illicit or prohibited trade or transportation.
- (b) The Insurer shall not be liable under Part II of subsection 2 of this section B for bodily injury
- (i) sustained by any person who is convicted of an offence under section 253(b) of The Criminal Code (driving with more than 80 milligrams of alcohol in 100 millilitres of blood) or under section 253(a) of The Criminal Code (driving while ability to drive impaired by alcohol or a drug) occurring at the time of the accident, or
 - (ii) sustained by any person driving the automobile who is under the age prescribed by the law of the jurisdiction in which the accident occurs as being the minimum age at which a licence or permit to drive the automobile may be issued to him; or
 - (iii) sustained by any person driving the automobile who is not for the time being either authorized by Law or qualified to drive the automobile.

(3) NOTICE AND PROOF OF CLAIM

The insured person or his agent, or the person otherwise entitled to make claim or his agent, shall

- (a) give written notice of claim to the Insurer by delivery thereof or by sending it by registered mail to the chief agency or head office of the insurer in the Province, not later than 30 days from the date of the accident, or as soon as practicable thereafter;
- (b) within 90 days from the date of the accident for which the claim is made, or as soon as practicable thereafter, furnish to the Insurer such proof of claim as is reasonably possible in the circumstances of the happening of the accident and the loss occasioned thereby;
- (c) if so required by the Insurer, furnish a certificate as to the cause and nature of the accident for which the claim is made and as to the duration of the disability caused thereby from a duly qualified medical practitioner.

(4) MEDICAL REPORTS

The Insurer has the right and the claimant shall afford to a duly qualified medical practitioner named by the Insurer an opportunity to examine the person of the insured's person when and as often as it reasonably requires while the claim is pending, and also, in the case of the death of the insured person, to make an autopsy subject to the law relating to autopsies.

(5) RELEASE

Notwithstanding any release provided for under the relevant sections of The Insurance Act of the Province, the Insurer may demand, as a condition precedent to payment of any amount under Section B of the policy, a release in favour of the insured and the Insurer from liability to the extent of such payment from the insured person or his personal representative or any other person.

(6) WHEN MONEYS PAYABLE

- (a) All amounts payable under Section B other than benefits under Part II of Subsection 2 hereof shall be paid by the Insurer within 60 days after it has received proof of claim. The initial benefits for loss of time under Part II of Subsection 2 hereof shall be paid within 30 days after it has received proof of claim, and payments shall be made thereafter within each 30 day period while the Insurer remains liable for payments if the insured person, whenever required to do so, furnishes prior to payment proof of continuing disability.
- (b) No person shall bring an action to recover the amount of a claim under this section unless the requirements of provisions 3 and 4 hereof are complied with, nor until the amount of the loss has been ascertained as provided in this section.

Notes

Exclusions: Suicide, WCB, Racing, Illicit trade (running drugs).

Sickness or disease does not mean that we will deny if a person has a Heart attack, we will just not pay for the bypass surgery but we will pay for the laceration on his head from hitting windshield.

Total Disability only!

Drunk driving

Under age

Not authorized or qualified (the word qualified is vague and means that a 17 yr old with no license may still be qualified if he can pass his driver's test even after the loss.)

Provisions 3 – 6 should only be quickly summarized for CSC but discussed in detail with Claims as they deal with details in the event of a claim.

Insured must report the claim and furnish an AB proof within 90 days (not a reason to deny however)

Medical examinations by a specialist as often as is reasonably required

A release can be requested for each receipt as payments are made, not usually used in practice.

All med payments except total disability must be made (or denied) within 60 days of receiving the AB proof. Total Disability payments must be paid within 30 days and every 30 days thereafter.

No person may sue if they have not complied with 3&4 above.

- (c) **Every action** or proceeding against the Insurer for the recovery of a claim under this section shall be commenced **within one year from the date** on which the cause of action arose and not afterwards.

See also general provisions, definitions, exclusions and statutory conditions of this policy.

SECTION C – LOSS OF OR DAMAGE TO INSURED AUTOMOBILE

The Insurer agrees to indemnify the Insured against direct and accidental loss of or damage to the automobile, including its equipment

Subsection 1 – ALL PERILS – from all perils;

Subsection 2 – COLLISION OR UPSET – caused by collision with another object or by upset;

Subsection 3 - COMPREHENSIVE – from any peril other than by collision with another object or by upset;

The words “another object” as used in this subsection 3 shall be deemed to include (a) a vehicle to which the automobile is attached and (b) the surface of the ground and any object therein or thereon. Loss or damage caused by missiles, falling or flying objects, fire, theft, explosion, earthquake, windstorm, hail, rising water, malicious mischief, riot or civil commotion shall be deemed loss or damage caused by perils for which insurance is provided under this subsection 3.

Subsection 4 – SPECIFIED PERILS – caused by fire, lightning, theft or attempt thereof, windstorm, earthquake, hail, explosion, riot or civil commotion, falling or forced landing of aircraft or of parts thereof, rising water, or the stranding, sinking, burning, derailment or collision of any conveyance in or upon which the automobile is being transported on land or water;

DEDUCTIBLE CLAUSE

Each occurrence causing loss or damage covered under any subsection of section C except loss or damage caused by **fire or lighting or theft of the entire automobile** covered by such subsection, shall give rise to a separate claim in respect of which the Insurer’s liability shall be limited to the amount of loss or damage in excess of the amount deductible, if any, stated in the applicable subsection of section C of Item 4 of the application.

EXCLUSIONS

The Insurer shall not be liable,

- (1) under **any subsection of Section C** for loss or damage
 - (i) to tires or consisting of or caused by **mechanical fracture or breakdown** of any part of the automobile or by rusting, corrosion, wear and tear, freezing, or explosion within the combustion chamber, unless the loss or damage is coincident with other loss or damage covered by such subsection or is caused by fire, theft or malicious mischief covered by such subsection; or
 - (ii) caused by the **conversion, embezzlement, theft** or secretion by any person in lawful possession of the automobile under a mortgage, conditional sale, lease or other similar written agreement; or
 - (iii) caused by the **voluntary parting with title** or ownership, whether or not induced to do so by any fraudulent scheme, trick, device or false pretense; or
 - (iv) caused directly or indirectly by **contamination by radioactive material**; or
 - (v) to **contents** of trailers or to rugs or robes; or
 - (vi) to **tapes and equipment** for use with a tape player or recorder when such tapes or equipment are detached therefrom; or
 - (vii) where the insured drives or operates the automobile
 - (i) while **under the influence** of intoxicating liquor or drugs to such an extent as to be for the time being incapable of the proper control of the automobile; or
 - (ii) while in a condition for which he is convicted of an offence under section 253 of the Criminal Code (Canada) or under or in connection with circumstances for which he is convicted of an offence under section 254 of the Criminal Code (Canada); or
 - (viii) where the **insured permits**, suffers, allows or connives at the use of the automobile by any person contrary to the provisions of (g);
- (2) under **subsections 3 (Comprehensive), 4 (Specified Perils) only**, for loss or damage caused by theft by any person or persons residing in the same dwelling premises as the Insured, or by any employee of the Insured engaged in the operation, maintenance or repair of the automobile whether the theft occurs during the hours of such service or employment or not.

Notes

Must claim within one year, even though may treat for up to 2 years.

Not limited to this list, can include anything not excluded e.g. horse licking paint or dog peeing on seat...

No vandalism or flying objects coverage

Deductible for each loss but is waived for fire, lightning or total theft, (not radio theft)

-If engine or car “breaks down” then this is not covered, tires are included in a covered loss but not for a “flat”.

-A consignment lot that does not pay you had lawful possession so no theft.

-A bounced personal cheque after signing over registration is not theft.

-Radiation always excluded.

-Contents of the vehicle.

-CD’s & DVD’s too but we will pay for one in player.

-Drunk Driving excludes sec C covg and Tot Dis covg only

-Allowing someone else to drive drunk

-Theft by resident of house is not covered (BUT is covered under C1 All Perils)

See also General Provisions, Definitions, Exclusions and Statutory Conditions of this Policy

Notes

ADDITIONAL AGREEMENTS OF INSURER

- (1) Where loss or damage arises from a peril for which a premium is specified under a subsection of this section, the Insurer further agrees:
 - (a) to pay general average, salvage and fire department charges and customs duties of Canada or of the United States of America for which the Insured is legally liable;
 - (b) to waive subrogation against every person who, with the insured's consent, has care, custody or control of the automobile, provided always that this waiver shall not apply to any person (1) having such care, custody or control in the course of the business of selling, repairing, maintaining, servicing, storing or parking automobiles, or (2) who has (i) committed a breach of any condition of this policy or (ii) driven or operated the automobile in the circumstances referred to in (i) or (ii) of paragraph (g) of the Exclusions to Section C of this policy;
 - (c) to indemnify the Insured and any other person who personally drives a temporary substitute automobile as defined in the General Provisions of this Policy against the liability imposed by law or assumed by the Insured or such other person under any contract or agreement for direct and accidental physical loss or damage to such automobile and arising from the care, custody and control thereof; provided always that:
 - (i) such indemnity is subject to the deductible clause and exclusions of each such subsection;
 - (ii) if the owner of such automobile has or places insurance against any peril insured by this section, the indemnity provided herein shall be limited to the sum by which the deductible amount, if any, of such other insurance exceeds the deductible amount stated in the applicable subsection of this Policy;
 - (iii) the Additional Agreements under section A of this Policy shall insofar as they are applicable, extend to the indemnity provided herein.
- (2) **Loss of Use by Theft** – Where indemnity is provided under subsections 1, 3 or 4 of section C hereof the Insurer further agrees, following a theft of the entire automobile covered thereby, to reimburse the Insured for expense not exceeding \$25.00 for any one day nor totalling more than \$750.00 incurred for the rental of a substitute automobile including taxicabs and public means of transportation. Reimbursement is limited to such expense incurred during the period commencing seventy-two hours after such theft has been reported to the Insurer or the police and terminating, regardless of the expiration of the policy period, (a) upon the date of the completion of repairs to or the replacement of the property lost or damaged, or (b) upon such earlier date as the Insurer makes or tenders settlement for the loss or damage caused by such theft.

Some small jurisdictions charge for fire services

Will not subrogate against someone who has consent to drive even though they may be at fault.

Temporary substitute extends the same coverage you have on your insd vehicle

By theft of entire vehicle only! Built right in to the policy for a small amount. Meloche pays 30/day to 900 Primum pays 50/day to 750

GENERAL PROVISIONS, DEFINITIONS AND EXCLUSIONS

1. TERRITORY

This Policy applies only while the automobile is being operated, used, stored or parked within Canada, the United States of America or upon a vessel plying between ports of those countries.

2. OCCUPANT DEFINED

In this Policy the word "occupant" means a person driving, being carried in or upon or entering or getting on to or alighting from an automobile.

Anyone in or on vehicle

3. CONSENT OF OWNER

No person shall be entitled to indemnity or payment under this Policy who is an occupant of any automobile which is being used without the consent of the owner thereof.

No coverage if vehicle is stolen

4. GARAGE PERSONNEL EXCLUDED

No person who is engaged in the business of selling, repairing, maintaining, storing, servicing or parking automobiles shall be entitled to indemnity or payment under this Policy for any loss, damage, injury or death sustained while engaged in the use or operation of or while working upon the automobile in the course of that business or while so engaged is an occupant of the described automobile or a newly acquired automobile as defined in this Policy, unless the person is the owner of such automobile or his employee or partner.

They should have their own coverage under an SPF 4 policy

5. AUTOMOBILE DEFINED

In this Policy except where stated to the contrary the words "the automobile" mean:

Under sections A (Third Party Liability), B (Accident Benefits), C (Loss of or Damage to Insured Automobile)

- (a) The **Described Automobile** – an automobile, trailer or semi-trailer specifically described in the Policy or within the description of insured automobiles set forth therein;
- (b) A **Newly Acquired Automobile** – an automobile, ownership of which is acquired by the insured and, **within fourteen days** following the date of its delivery to him, notified to the Insurer in respect of which the insured has no other valid insurance, if either it replaces an automobile described in the application or the Insurer insures (in respect of the section or subsection of the Insuring Agreements under which claim is made) all automobiles owned by the Insured at such delivery date and in respect of which the Insured pays any additional premium required; provided however, that insurance hereunder shall not apply if the Insured is engaged in the business of selling automobiles;

and under sections A (Third Party Liability) and B (Accident Benefits) only

- (c) A **Temporary Substitute Automobile** – an automobile not owned by the Insured, nor by any person or persons residing in the same dwelling premises as the Insured, while temporarily used as the substitute for the described automobile which is not in use by any person insured by this Policy, because of its **breakdown, repair, servicing, loss, destruction or sale**;
- (d) **Any Automobile** of the Private Passenger or Station Wagon type, other than the described automobile, while personally driven by the **Insured, or by his or her spouse** if residing in the same dwelling premises as the Insured provided that
 - (i) the described automobile is of the private passenger or station wagon type;
 - (ii) the Insured is an individual or are husband and wife;
 - (iii) neither the Insured nor his or her spouse is driving such automobile in connection with the business of selling, repairing, maintaining, servicing, storing or parking automobiles;
 - (iv) such other automobile is not owned or regularly or frequently used by the Insured or by any person or persons residing in the same dwelling premises as the Insured;
 - (v) such other automobile is not owned, hired or leased by an employer of the Insured or by an employer of any person or persons residing in the same dwelling premises as the Insured;
 - (vi) such other automobile is not used for carrying passengers for compensation or hire or for commercial delivery;
- (e) If the **Insured is a corporation**, unincorporated association or registered co-partnership, any automobile of the private passenger or station wagon type, other than the described automobile, while personally driven by the employee or partner for whose regular use the described automobile is furnished, or by his or her spouse if residing in the same dwelling premises as such employee or partner, provided that
 - (i) neither such employee or partner or his or her spouse is the owner of an automobile of the private passenger or station wagon type;
 - (ii) the described automobile is of the private passenger or station wagon type;
 - (iii) neither such employee, partner or spouse is driving the automobile in connection with the business of selling, repairing, maintaining, servicing, storing or parking automobiles;
 - (iv) such other automobile is not owned, hired, or leased or regularly or frequently used by the Insured or such employee or by any partner of the Insured or by any persons residing in the same dwelling premises as any of the aforementioned persons;
 - (v) such other automobile is not used for carrying passengers for compensation or hire or commercial delivery.
- (f) **Trailers** – any trailer used in connection with the automobile.

6. TWO OR MORE AUTOMOBILES

- (a) When two or more automobiles are described hereunder
 - (i) with respect to the use or operation of such described automobiles, **each automobile shall be deemed to be insured under a separate policy**;
 - (ii) with respect to the use or operation of an automobile not owned by the Insured, **the limit of the Insurer's liability shall not exceed the highest limit applicable to any one described automobile**;
- (b) When the Insured owns two or more automobiles which are **insured** as described automobiles **under two or more automobile insurance policies**,

Notes

Must insure all vehicles to cover newly acquired

Covered for A & B for temp subs. And also for Sec C but only if you have sec C (see pg 8)

Again, rarely used coverage will extend if you are driving any vehicle that happens to not be insured elsewhere for A & B. (Note: SEF 2 also adds kids)

Same as (d) but for a company

Trailers are covered by the vehicle pulling it example turning a corner and run over a pedestrian's feet with trailer (Sec A & B would apply)

the limit of the Insurer under this Policy with respect to the use or operation of an automobile not owned by the Insured shall not exceed the proportion that the highest limit applicable to any one automobile described in this Policy bears to the sum of the highest limits applicable under each policy and in no event shall exceed such proportion of the highest limit applicable to any one automobile under any policy.

- (c) A motor vehicle and one or more trailers or semi-trailers attached thereto shall be held to be one automobile with respect to the limit(s) of liability under insuring Agreements A and B and separate automobiles with respect to the limit(s) of liability, including deductible provisions, under Insuring Agreement C.

7. WAR RISKS EXCLUDED

The Insurer shall not be liable under section B or C of this Policy for any loss, damage, injury or death caused directly or indirectly by bombardment, invasion, civil war, insurrection, rebellion, revolution, military or usurped power, or by operation of armed forces while engaged in hostilities, whether war be declared or not.

8. EXCLUDED USES

Unless coverage is expressly given by an endorsement of this Policy, the Insurer shall not be liable under this Policy while:

- (a) the automobile is rented or leased to another; provided that the use by an employee of his automobile on the business of his employer and for which he is paid shall not be deemed the renting or leasing of the automobile to another;
- (b) the automobile is used to carry explosives, or to carry radioactive material for research, education, development or industrial purposes, or for purposes incidental thereto;
- (c) the automobile is used as a taxicab, public omnibus, livery, jitney or sightseeing conveyance or for carrying passengers for compensation or hire; provided that the following uses shall not be deemed to be the carrying of passengers for compensation or hire:
- the use by the Insured of his automobile for the carriage of another person in return for the former's carriage in the automobile of the latter;
 - the occasional and infrequent use of the Insured of his automobile for the carriage of another person who shares the cost of the trip;
 - the use by the Insured of his automobile for the carriage of a temporary or permanent domestic servant of the Insured or his spouse;
 - the use by the Insured of his automobile for the carriage of clients or customers or prospective clients or customers;
 - the occasional and infrequent use by a person of his automobile for the transportation of children to or from activities conducted as part of an educational program.

SEF 5 adds this for leased

SEF 4a & 4b add respectively

SEF 6a adds

Not considered pass for comp:

-Car pooling
-splitting cost of "trip to Winnipeg"

-driving your maid

-real estate agent

-field trips

STATUTORY CONDITIONS

In these Statutory Conditions, unless the context otherwise requires, the word "insured" means a person insured by this contract whether named or not. Statutory Conditions 2, 3, 4, 5, 6 and 7 shall not apply to Section B--Accident Benefits.

Material Change in Risk

- (1) The Insured named in this contract shall promptly notify the insurer, or its local agent, in writing, of any change in the risk material to the contract and within his knowledge.
- (2) Without restricting the generality of the foregoing the words "change in the risk material to the contract" include:

- any change in the insurable interest of the insured named in this contract in the automobile by sale, assignment or otherwise, except through change of title by succession, death or proceedings under the Bankruptcy Act (Canada);

and with respect to insurance against loss of or damage to the automobile;

- any mortgage, lien or encumbrance affecting the automobile after the application for this contract;
- any other insurance of the same interest, whether valid or not, covering loss or damage insured by this contract or any portion thereof.

Anything that would make the insurer deny coverage or change or modify premium

Not limited to these examples

Prohibited Use by Insured

2. (1) The insured shall not drive or operate the automobile,
- (a) unless he is for the time being either **authorized by law or qualified** to drive or operate the automobile; or
 - (b) while his **licence** to drive or operate an automobile is **suspended** or while his right to obtain a licence is suspended or while he is prohibited under order of any court from driving or operating an automobile; or
 - (c) while he is **under the age of 16 years** or under such other age as is prescribed by the law of the province in which he resides at the time this contract is made as being the minimum age at which a licence or permit to drive an automobile may be issued to him; or
 - (d) for any **illicit or prohibited trade** or transportation; or
 - (e) in any **race or speed test**.

Prohibited Use by Others

- (2) The insured **shall not permit, suffer, allow or connive at the use of the automobile,**
- (a) by any person
 - (i) unless that person is for the time being either **authorized by law** or qualified to drive or operate the automobile; or
 - (ii) while that person is **under the age of 16** years or under such other age as is prescribed by the law of the province in which he resides at the time this contract is made as being the minimum age at which a licence or permit to drive an automobile may be issued to him; or
 - (b) by any person who is a member of the household of the insured while his **licence** to drive or operate an automobile is **suspended** or while his right to obtain a licence is suspended or while he is prohibited under order of any court from driving or operating an automobile; or
 - (c) for any **illicit or prohibited trade** or transportation; or
 - (d) in any **race or speed test**.

Requirements Where Loss or Damage to **Persons or Property**

3. (1) The insured **shall**
- (a) promptly **give to the Insurer written notice**, with all available particulars, of any accident involving loss or damage to persons or property; and of any claim made on account of the accident;
 - (b) **verify by statutory declaration**, if required by the Insurer, that the claim arose out of the use or operation of the automobile and that the person operating or responsible for the operation of the automobile at the time of the accident is a person insured under this contract; and
 - (c) **forward immediately to the Insurer every letter**, document, advice or writ received by him from or on behalf of the claimant.
- (2) The insured **shall not**
- (a) voluntarily **assume any liability or settle** any claim except at his own cost; nor
 - (b) interfere in any negotiations for settlement or in any legal proceeding.
- (3) The insured shall, whenever requested by the Insurer, **aid in securing information** and evidence and the attendance of any witness, and **shall co-operate** with the Insurer, except in a pecuniary way, in the defence of any action or proceeding or in the prosecution of any appeal.

Requirements Where Loss or Damage to the **Automobile**

4. (1) Where loss of or damage to the automobile occurs, the **insured shall**, if the loss or damage is covered by this contract,
- (a) promptly **give notice thereof**, in writing to the Insurer, with fullest information obtainable at the time;
 - (b) at the expense of the Insurer, and as far as reasonable possible, **protect the automobile** from further loss or damage; and
 - (c) deliver to the Insurer **within ninety days** after the date of the loss or damage a **statutory declaration** stating, to the best of his knowledge or belief, the place, time, cause and amount of the loss or damage, the interest of the insured and of all others therein, the

Notes

Qualified there again is vague

Notice that drunk driving is not here, only excluded under Sec C & part 2 of Subs 2 of Sec B (total disability)

Same as above but allowing others to drive under any of those circumstances

Insured has to report and provide statement for every claim

And forward any documentation received

Can't settle on your own

Must cooperate with Insurer

Damage to the auto, must give notice and provide stmt

Protect the vehicle from being further damaged (mitigate)
Must deliver a proof of loss within 90 days

encumbrances thereon, all other insurance, whether valid or not, covering the automobile, and that the loss or damage **did not occur through any wilful act** or neglect, procurement, means or connivance of the insured.

(2) Any further **loss or damage** accruing to the automobile, directly or indirectly **from a failure to protect it** as required under subcondition (1) of this condition, **is not recoverable** under this contract.

(3) **No repairs**, other than those that are immediately necessary for the protection of the automobile from further loss or damage, **shall be undertaken** and no physical evidence of the loss or damage shall be removed

(a) **without the written consent** of the Insurer, or

(b) **until the Insurer has had a reasonable time to make the examination** for which provision is made in statutory condition 5.

Examination of Insured

(4) The insured **shall submit to examination under oath**, and shall produce for examination, at such reasonable place and time as is designated by the Insurer or its representative, all documents in his possession or control that relate to the matters in question; and he shall permit extracts and copies thereof to be made.

Insurer Liable for Cash Value of Automobile

(5) The Insurer **shall not be liable for more than the actual cash value** of the automobile at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated according to that actual cash value with proper deduction for depreciation, however caused, and shall not exceed the amount that it would cost to repair or replace the automobile, or any part thereof, with material of **like kind and quality**; but if any part of the automobile is obsolete and out of stock, the liability of the Insurer in respect thereof shall be limited to the value of that part at the time of loss or damage not exceeding the maker's latest list price.

Repair or Replacement

(6) Except where an appraisal has been made, the Insurer, **instead of making payment, may, within a reasonable time, repair, rebuild or replace the property damaged or lost with other of like kind and quality**, if, within seven days after the receipt of the **proof of loss, it gives written notice of its intention to do so**.

No Abandonment, Salvage

(7) There can be **no abandonment of the automobile to the Insurer without its consent**. If the Insurer exercises the option to replace the automobile, or pays the actual cash value of the automobile, the salvage, if any, shall vest in the Insurer.

In Case of Disagreement

(8) In the **event of disagreement** as to the nature and extent of the repairs and replacements required, or as to their adequacy, if effected, or as to the amount payable in respect of any loss or damage, those questions shall be determined by **appraisal** as provided under **The Insurance Act** before there can be recovery under this contract, whether the right to recover on the policy is disputed or not, and independently of all other questions. There shall be no right to an appraisal until a specific demand therefore is made in writing and until after proof of loss has been delivered.

Inspection of Automobile

5. The insured shall **permit the Insurer** at all reasonable times **to inspect the automobile** and its equipment.

Time and Manner of Payment of Insurance Money

6. (1) The Insurer **shall pay** the insurance money for which it is liable under this contract **within sixty days after the proof of loss has been received** by it or, where an appraisal is made under subcondition (8) of statutory condition 4, within fifteen days after the award is rendered by the appraisers.

When Action May Be Brought

(2) The **insured shall not bring an action** to recover the amount of a claim under this contract **unless the requirements of statutory conditions 3 and 4 are complied with** nor until the amount of the loss has been

Notes

We do not pay if they do not protect from further damage

May not repair except immediately necessary repairs without insurer consent also can't hide stuff from us

Not a replacement cost contract ever (SEF 43R can waive the depreciation but should never be called replacement cost)

The appraisal process, if they do not agree, they can get their own appraisal done, then their appraisal and ours (Insurer) will talk and if they cannot agree then a third is hired and his decision is binding.

Must pay (or deny) within 60 days of receiving proof

ascertained as therein provided, or by a judgment against the insured after trial of the issue, or by agreement between the parties with the written consent of the Insurer.

Limitation of Actions

(3) Every action or proceeding against the Insurer under this contract in respect of loss or damage to the automobile shall be commenced within one year next after the happening of the loss and not afterwards, and in respect of loss or damage to persons or property shall be commenced within one year next after the cause of action arose, and not afterwards.

Who May Give Notice and Proofs of Claim

7. Notice of claim may be given and proofs of claim may be made by the agent of the insured named in this contract in case of absence or inability of the insured to give the notice or make the proof, such absence or inability being satisfactorily accounted for, or in the like case, or if the insured refuses to do so, by a person to whom any part of the insurance money is payable,

Termination

8. (1) This contract may be terminated,
- (a) by the Insurer giving to the insured fifteen days' notice of termination by registered mail, or five days' written notice of termination personally delivered;
 - (b) by the insured at any time on request.
- (2) Where this contract is terminated by the Insurer
- (a) the Insurer shall refund the excess of premium actually paid by the insured over the pro rata premium for the expired time, but, in no event, shall the pro rata premium for the expired time be deemed to be less than any minimum retained premium specified; and
 - (b) the refund shall accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund shall be made as soon as practicable.
- (3) Where this contract is terminated by the insured the Insurer shall refund as soon as practicable the excess of premium actually paid by the insured over the short rate premium for the expired time, but, in no event, shall the short rate premium for the expired time be deemed to be less than any minimum retained premium specified.
- (4) The refund may be made by money, postal or express company money order, or by cheque payable at par.
- (5) The fifteen days mentioned in clause (a) of sub-condition (1) of this condition commences to run on the day following the receipt of the registered letter at the post office to which it is addressed.

Notice

9. Any written notice to the Insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the insurer in this province. Written notice may be given to the insured named in this contract by letter personally delivered to him or by registered mail addressed to him at his latest post office address notified to the Insurer. In this condition the expression "registered" means registered in or outside Canada.

Notes

One year to claim for any one thing