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endorsements

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Bulletin

No. A-05/93

Property and Casualty

- Auto

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Revised OEF 28A and 78A - Excluded driver endorsements

Ontario insurers writing automobile insurance should now use the wording of our revised versions of Ontario

Endorsement Form (OEF) 28A with Ontario Automobile Policy Form (OPF) 1 and OEF 78A with garage policy OPF 4.

(See attached)

Part of an ongoing review program between the Commission and the industry, these forms clarify the intent of the endorsements. You should start using them immediately. To avoid confusion, please destroy your old forms.

Our program continues and other revised forms will follow.

Donald C. Scott

Commissioner

March 19, 1993

Attachments :

- [OEF 78A Excluded Driver Endorsement \(with garage policy OPF 4\)](#)
-
- [OEF 28A Excluded Driver Endorsement](#)

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Last Modified: 10/3/2005 4:49:53 PM

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OEF 78A

**Excluded Driver Endorsement
(with garage policy OPF 4)**

1. Except for those accident benefits required to be paid as outlined in Part B, it is agreed that all insurance provided by this policy is eliminated while _____
Excluded driver
drives any of the automobile(s) defined in the policy.

2. **Acknowledgment of excluded driver**

I acknowledge that if I drive any of the automobile(s) defined in the policy, there is no coverage for (i) property damage and bodily injury caused to others (ii) damage to any of the automobile(s) and (iii) accident benefits, except for those accident benefits required to be paid.

Signature of excluded driver

Note: **By signing this form you will be without some insurance for some accidents**

3. **Acknowledgment of named insured**

I acknowledge that if _____
Excluded driver
drives any of the automobile(s) defined in the policy, there is no coverage for (i) property damage and bodily injury caused to others (ii) damage to any of the automobile(s), and (iii) accident benefits, except for those accident benefits required to be paid.

Signature of named insured

Note: **By signing this form you will be without some insurance for some accidents**

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the policy shall have full force and effect.

Attached to and forming part of Policy # _____

Issued to _____

This endorsement shall be effective from _____ from _____ local time or as
Y M D A.M. P.M.
stated in the Certificate of Insurance to which this endorsement is attached.

OEF 28A

Excluded Driver Endorsement

1. Except for those accident benefits required to be paid as outlined in Part **B**, it is agreed that all insurance provided by this policy is eliminated while _____ **Excluded driver** drives the following automobile(s) including any temporary substitute automobile and any newly acquired automobile as defined in the policy.

Vehicle	Model Year	Make	V I N
1.			
2.			
3.			

2. **Acknowledgment of excluded driver**

I acknowledge that if I drive the above automobile(s), there is no coverage for (i) property damage and bodily injury caused to others, (ii) damage to the above automobile(s), and (iii) accident benefits, except for those accident benefits required to be paid.

Signature of excluded driver

Note: **By signing this form you will be without some insurance for some accidents.**

3. **Acknowledgment of named insured**

I acknowledge that if _____ **Excluded driver** drives any of the automobile(s) defined in the policy, there is no coverage for (i) property damage and bodily injury caused to others (ii) damage to any of the automobile(s), and (iii) accident benefits, except for those accident benefits required to be paid.

Signature of named insured

Note: **By signing this form you will be without some insurance for some accidents**

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the policy shall have full force and effect.

Attached to and forming part of Policy # _____

Issued to _____

This endorsement shall be effective from _____ from _____ local time or as
Y M D A.M. P.M.
stated in the Certificate of Insurance to which this endorsement is attached.