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[Insurance](#) [Pensions](#) [Hearings & Decisions](#) [Licensing & Registration](#) [Who We Regulate](#) [About FSCO](#) [Publications](#)

You are here: [Home](#) > [Publications](#) > [Bulletins](#) > [Property and Casualty - Auto Bulletins](#) > [2010](#) > New and Revised Policy and Endorsement Forms

Text size: [+](#) [-](#)

Property and Casualty - Auto Bulletins

Pension Bulletins

Monitoring and Enforcement Bulletins

Licensing Changes Bulletins

Bulletins by Sector

Bulletin

No. A-12/10

Property & Casualty
– Auto

New and Revised Policy and Endorsement Forms

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

The Financial Services Commission of Ontario (FSCO) has revised and updated various policy and endorsement forms to reflect the automobile insurance reforms that will become effective on September 1, 2010. Changes to these forms were made in consultation with industry stakeholders.

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

The following forms have been revised and updated:

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

The new forms are:

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

Highlights of changes

Some of the changes to these forms include:

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The bulletins posted may contain forms that are no longer current. For the current version of any FSCO form, please visit the [forms area](#) of this website.

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

Non-standard endorsement forms

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

Effective date of forms

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

Copies of new and revised forms

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

Philip Howell
Chief Executive Officer and
Superintendent of Financial Services

June 15, 2010

Attachments:

- [Garage Certificate of Insurance](#)
- [O.P.F. 2 – Ontario Driver's Policy](#)
- [O.A.F. 2 – Ontario Application for Automobile Insurance – Driver's Form](#)
- [OPCF 2 – Providing Coverage when Named Persons Drive Other Automobiles or Rent or Lease Other Automobiles](#)
- [OPCF 3 – Drive Government Automobiles](#)
- [OPCF 21A – Monthly Reporting Basis Fleet](#)
- [OPCF 27 – Liability for Damage to Non-Owned Automobile\(s\), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles](#)
- [O.E.F. 72 – Multiple Alteration Endorsement \(for Ontario Garage Automobile Policy\)](#)
- [O.E.F. 85 – Final Premium Computation Endorsement \(for Ontario Garage Automobile Policy\)](#)
- [OPCF 48 - Added Coverage to Offset Tort Deductibles \(for OAP 1\)](#)
- [O.E.F. 87 - Added Coverage to Offset Tort Deductibles \(for Ontario Garage Automobile Policy\)](#)



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Financial Services
Commission of Ontario

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Home | [Sitemap](#) | [Forms](#) | [Online Services](#) | [Français](#) | [Contact](#)



Providing Services Across
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Insurance Pensions Hearings & Decisions Licensing & Registration Who We Regulate About FSCO Publications

You are here: [Home](#) > [Forms](#) > [Other](#) > Insurance Forms - Other

Text size:

+

-

- Auto Insurance Forms
- Pension Forms
- Insurance Forms
- Dispute Resolution Forms
- Motor Vehicle Accident Claims Fund (MVACF) Forms
- Deposit Institution Forms
- Mortgage Broker Forms
- Financial Services Tribunal Forms
- Forms for Hearings Before the Advisory Board
- Forms for Hearings Before the Superintendent
- Annual Returns and Instructions

Insurance Forms - Other

- [Certificate of Automobile Insurance \(CAI\)](#) - Use this Certificate for policies first issued or renewed between September 1, 2010 and August 31, 2011.
- [Certificate of Automobile Insurance \(CAI\)](#)
 - [Data Elements for Certificate of Automobile Insurance](#)
 - [Explanatory Notes on Data Elements for the Revised Certificate of Automobile Insurance](#)
- [OPF2: Ontario Driver's Policy](#)
- [Garage Certificate of Insurance](#)
- [Final Settlement of a Statutory Accident Benefits Claim - Bill 59](#)
- [Final Settlement of a Statutory Accident Benefits Claim - Bill 164](#)
- [Final Settlement of a Statutory Accident Benefits Claim - Bill 68](#)
- [Insurance Complaint Handling Protocol Form](#)
- [Notice to Applicant of Dispute Between Insurers](#)
- [Direct Compensation - Property Damage Undertaking](#)
- [Protected Defendant Undertaking](#)

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IMPORTANT NOTICE

- Dispute Resolution Forms Amended as of May 1, 2008

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- Frequently Asked Questions
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- Somewhere to Turn: The Financial Services Commission of Ontario (PDF)
- How to Resolve a Complaint
- Consumer Brochures
- Helpful Links





Providing Services Across
Financial Services Sectors

[Insurance](#) [Pensions](#) [Hearings & Decisions](#) [Licensing & Registration](#) [Who We Regulate](#) [About FSCO](#) [Publications](#)

You are here: [Home](#) > [Forms](#) > [Endorsement](#) > Automobile Insurance Policy (O.A.P. 1), Application and Endorsement Forms

Text size: [+](#) [-](#)

Auto Insurance Forms

Pension Forms

Insurance Forms

**Dispute Resolution
Forms**

**Motor Vehicle
Accident Claims Fund
(MVACF) Forms**

**Deposit Institution
Forms**

**Mortgage Broker
Forms**

**Financial Services
Tribunal Forms**

**Forms for Hearings
Before the Advisory
Board**

**Forms for Hearings
Before the
Superintendent**

**Annual Returns and
Instructions**

Automobile Insurance Policy (O.A.P. 1), Application and Endorsement Forms

Please note that pursuant to Regulation 7/00 (Unfair or Deceptive Acts or Practices), the use of a document in place of a form approved by the Superintendent constitutes an unfair or deceptive act or practice unless none of the deviations in the document affects the substance or is calculated to mislead.

OAP 1: Ontario Automobile Policy Owner's Policy

- Effective September 1, 2010 ([PDF](#))
- Effective January 1, 2007 ([PDF](#))
- For use on or after June 1, 2005 ([PDF](#))
- For use on or after October 1, 2003 up to May 31, 2005 ([PDF](#))

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

- For use on or after September 1, 2010 ([PDF](#))
- For use on or after November 1, 2005 ([PDF](#))
- For use on or after October 1, 2003 up to October 31, 2005 ([PDF](#))

O.A.F. 2 : Driver's Form

- Effective September 1, 2010 ([PDF](#))

OPCF 2: Providing Coverage When Named Persons Drive Other Automobiles or Rent or Lease Other Automobiles

- Effective September 1, 2010 ([PDF](#))
- Effective January 1, 2007 ([PDF](#))

OPCF 3: Drive Government Automobiles

- Effective September 1, 2010 ([PDF](#))
- For use on or after November 1, 2005 ([PDF](#))
- For use on or after October 1, 2003 up to October 31, 2005 ([PDF](#))

OPCF 5: Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s)

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- Consumer Brochures
- Helpful Links

- Effective January 1, 2007 ([PDF](#))
- For use on or after January 1, 2001 ([PDF](#))

OPCF 5C: Permission to Rent or lease (unspecified lessees- short term leases only)

- Effective January 1, 2007 ([PDF](#))

OPCF 21A: Monthly Basis Reporting Fleet (Applicable to Ontario licensed automobiles)

- Effective September 1, 2010 ([PDF](#))
- Effective January 1, 2008 ([PDF](#))

OPCF 21B: Blanket Fleet Coverage for Ontario Licenced Automobiles

- Effective January 1, 2008 ([PDF](#))

OPCF 25A: Alteration

- For use on or after September 1, 2010 ([PDF](#))
- For use on or after October 1, 2003 ([PDF](#))

OPCF 27: Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles

- Effective September 1, 2010 ([PDF](#))
- Effective January 1, 2007 ([PDF](#))
- For use on or after November 1, 2005 ([PDF](#))
- For use on or after October 1, 2003 up to October 31, 2005 ([PDF](#)) ([MS WORD](#))

OPCF 27B: Business Operations - Liability for Damage to Non-Owned Automobile(s) in Your Care, Custody or Control

- For use on or after October 1, 2003 ([PDF](#))

OPCF 28: Reducing Coverage for Named Persons

- For use on or after October 1, 2003 ([PDF](#))

OPCF 28A: Excluded Driver

- For use on or after June 1, 2005 ([PDF](#)) ([MS WORD](#))

OPCF 29: Additional Coverage For Named Person(s)

- For use on or after October 1, 2003 ([PDF](#))

OPCF 38: Agreed Limit for Automobile Electronic Accessories and Equipment

- For use on or after January 1, 2001 ([PDF](#))

OPCF 40: Fire Deductible

- For use on or after November 1, 2005 ([PDF](#))
- For use on or after October 1, 2003 up to October 31,

2005 ([PDF](#))

OPCF 43: Removing Depreciation Deduction

- For use on or after November 1, 1996 ([PDF](#))

OPCF 43A: Removing Depreciation Deduction for Specified Lessee(s)

- For use on or after November 1, 1996 ([PDF](#))

OPCF 44R: Family Protection Coverage

- For use on or after November 1, 2005 ([PDF](#))
- For use on or after January 1, 2001 up to October 31, 2005 ([PDF](#))

OPCF 47: Agreement not to Rely on SABS Priority of Payment Rules

- For use on or after November 1, 1996 ([PDF](#))

OPCF 48: Added Coverage to Offset Tort Deductibles

- Effective September 1, 2010 ([PDF](#))

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Auto Insurance Forms

Pension Forms

Insurance Forms

**Dispute Resolution
Forms**

**Motor Vehicle
Accident Claims Fund
(MVACF) Forms**

**Deposit Institution
Forms**

**Mortgage Broker
Forms**

**Financial Services
Tribunal Forms**

**Forms for Hearings
Before the Advisory
Board**

**Forms for Hearings
Before the
Superintendent**

**Annual Returns and
Instructions**

Garage Automobile Policy (O.A.P. 4), Application and Endorsement Forms

O.A.P. 4: Ontario Garage Automobile Policy

- For use on or after September 1, 2010 ([PDF](#))
- For use on or after January 1, 2008 ([PDF](#))
- For use on or after November 1, 2005 ([PDF](#))
- For use on or after June 1, 2004 up to October 31, 2005 ([PDF](#))
- For use on or after January 1, 2001 up to October 31, 2005 ([PDF](#))

O.A.F. 4: Ontario Application for Automobile Insurance Garage Form

- For use on or after September 1, 2010 ([PDF](#))
- For use on or after November 1, 2005 ([PDF](#))
- For use on or after June 1, 2004 up to October 31, 2005 ([PDF](#))

O.E.F. 70: Named Chauffeur Endorsement Ontario Garage Automobile Policy (O.A.P. 4)

- For use on or after January 1, 2001 ([PDF](#))

O.E.F. 71: Excluding Owned Automobiles Endorsement (for Ontario Garage Automobile Policy O.A.P. 4)

- Excluding Owned Automobiles Endorsement (for Ontario Garage Automobile Policy O.A.P. 4) ([PDF](#))

O.E.F. 72: Multiple Alteration Endorsement (for Ontario Garage Automobile Policy O.A.P. 4)

- For use on or after September 1, 2010 ([PDF](#))
- For use on or after January 1, 2001 ([PDF](#))

O.E.F. 73: Excluding Financed Automobiles Endorsement (for Ontario Garage Automobile Policy O.A.P. 4)

- For use on or after January 1, 2001 ([PDF](#))

O.E.F. 74: Open Lot Theft Endorsement - Owned Automobiles (O.E.F. 74)

- For use on or after June 1, 2004 ([PDF](#))

O.E.F. 75: Open Lot Theft Endorsement - Customers'

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Automobiles (O.E.F. 75)

- For use on or after June 1, 2004 ([PDF](#))

O.E.F. 76: Additional Insured Endorsement (for Ontario Garage Automobile Policy O.A.P. 4)

- For use on or after January 1, 2001 ([PDF](#))

O.E.F. 77: Liability for Comprehensive Damage to a Customer's Automobile Endorsement (including Open Lot Theft)

- For use on or after June 1, 2004 ([PDF](#))

O.E.F. 78: Reduction of Coverage for Named Persons Endorsement (for Ontario Garage Automobile Policy O.A.P. 4)

- For use on or after January 1, 2001 ([PDF](#))

O.E.F. 78A: Excluded Driver Endorsement (O.E.F. 78A)

- Excluded Driver Endorsement for use on or after June 1, 2005 ([PDF](#)) ([MS WORD](#))

O.E.F. 79: Owned Automobiles - Fire and Theft Deductible Endorsement

- For use on or after November 1, 2005 ([PDF](#))
- For use on or after June 1, 2004 up to October 31, 2005 ([PDF](#))

O.E.F. 80: Specified Owned Automobile Physical Damage Coverage

- For use on or after June 1, 2004 ([PDF](#))

O.E.F. 81: Garage Family Protection Endorsement (for Ontario Garage Automobile Policy O.A.P. 4)

- For use on or after November 1, 2005([PDF](#))
- For use on or after January 1, 2001 up to October 31, 2005 ([PDF](#))

O.E.F. 82: Liability for Damage to Non-Owned Automobiles and Drive Other Automobiles - Named Persons Endorsement

- For use on or after January 1, 2008 ([PDF](#))
- For use on or after November 1, 2005 ([PDF](#))
- For use on or after June 1, 2004 up to October 31, 2005 ([PDF](#))

O.E.F. 83: Automobile Transportation Endorsement (for Ontario Garage Automobile Policy O.A.P. 4)

- For use on or after January 1, 2001 ([PDF](#))

O.E.F. 84: Owned Automobiles - Agreed Limit for Automobile Electronic Accessories and Equipment

- For use on or after June 1, 2004 ([PDF](#)) ([MS WORD](#))

O.E.F. 85: Final Premium Computation Endorsement (for Ontario Garage Automobile Policy O.A.P. 4)

- For use on or after September 1, 2010 ([PDF](#))
- For use on or after January 1, 2001 ([PDF](#))

**O.E.F. 86: Customers's Automobiles - Fire & Theft
Deductible Endorsement**

- For use on or after November 1, 2005 ([PDF](#))
- For use on or after June 1, 2004 up to October 31, 2005 ([PDF](#))

O.E.F. 87: Added Coverage to Offset Tort Deductables:

- For use on or after September 1, 2010 ([PDF](#))

**O.E.F. 98A: Excluded Driver (for attachment only to the
Standard Non-Owned Automobile Policy S.P.F. No. 6)**

- For use on or after January 1, 2008 ([PDF](#))

**O.E.F. 98B: Reduction of Coverage for Lesees or rivers of
Leased Vehicles Endorsement (for attachment only to the
Standard Non-Owned Automobile Policy S.P.F. No. 6)**

- For use on or after January 1, 2008 ([PDF](#))

**O.E.F. 110: Reduced Coverage for Lesses or Drivers of
Leased Vehicles Endorsement (for attachment only to the
Standard Excess Automobile Policy S.P.F. No.7)**

- For use on or after January 1, 2008 ([PDF](#))

**O.E.F. 120: Reduction of Coverage for Lessees or Drivers
of Leased vehicles Endorsement (for attachment only to
the Standard Lessor's Contingent Automobile Policy S.P.F.
No. 8)**

- For use on or after January 1, 2008 ([PDF](#))

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