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Revised Certificate of Automobile Insurance Form and Data Elements

Bulletin

No. A-08/15

Property & Casualty

– Auto

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

NOTE: The bulletins that are posted on this website are provided for historical reference purposes. The information in these bulletins is accurate on the date the information is published, but is subject to change and may be replaced by more recent bulletins.

An order that is made regarding a licence holder reflects a situation at a particular point in time. The status of a licence holder can change. Readers should check the current status of a person's or entity's licence on the [Licensing Link](#) section of FSCO's website. Readers may also wish to contact the person or entity directly to get additional information or clarification about the events that resulted in the order.

These bulletins may include forms that are no longer up-to-date or accurate. Readers should visit the [forms](#) section of the FSCO website, to ensure they are using the most recent version of a FSCO form.

This bulletin outlines new requirements in the Certificate of Automobile Insurance (Ontario) form, also known as the Declaration Page, for use with the Ontario Automobile Policy form – Owner's Policy (OAP 1). The new requirements reflect Ontario government reforms to auto insurance as announced in Property & Casualty Auto Bulletin No. A-06/15, dated August 31, 2015.

The new Certificate of Automobile Insurance (Ontario) must be used for all policies issued or renewed on or after June 1, 2016, the effective date of the reforms.

A sample of the new Certificate of Automobile Insurance (Ontario) is attached. The Explanatory Notes on Data Elements for the Revised Certificate of Automobile Insurance and Data Elements for Certificate of Automobile Insurance reference documents are also attached.

[Filing Certificate with FSCO](#)

Insurers using the sample Certificate of Automobile Insurance (Ontario) must prepare certificates in accordance with the Forms Filing Guidelines and file using ARCTICS with the Financial Services Commission of Ontario (FSCO) by December 15, 2015:

- a blank copy of the certificate; and
- a sample completed certificate that would be issued to a policyholder.

The blank copy and sample certificates should include company logos.

Insurers that wish to use custom-designed certificates must obtain prior approval from FSCO as required under section 232 (5) of the Insurance Act.

Designs must meet the requirements outlined in the Data Elements for Certificate of Automobile Insurance (attached), and insurers must also submit their custom-designed certificates for approval by December 15, 2015.

Consumer Disclosure Addition in 2016

FSCO is forming a Reform Information Working Group (Group), comprised of FSCO staff and representatives of the insurance industry to develop a point-of-sale disclosure document intended to inform consumers of their new coverage choices as of June 1, 2016. Insurers will be required to include the document with new business and policy renewals effective on or after June 1, 2016.

Once the Group has finalized the disclosure document, FSCO will issue an amended Certificate of Automobile Insurance (Ontario) that will introduce the text of the document as an additional data element of the certificate.

Insurers will not be required to re-file certificates that are amended for the sole purpose of reflecting the inclusion of the disclosure document.

FSCO Contacts

For inquiries regarding this bulletin, please contact your rate analyst or team lead in the Automobile Insurance Division. To access online copies of this bulletin and the accompanying attachments, visit FSCO's website at: www.fSCO.gov.on.ca.

Brian Mills
Chief Executive Officer and
Superintendent of Financial Services

September 18, 2015

Attachments:

- [Sample Certificate of Automobile Insurance \(Ontario\) Size: ## kb](#)

- [Explanatory Notes on Data Elements for the Revised Certificate of Automobile Insurance | PDF](#) 
- [Data Elements for Certificate of Automobile Insurance | PDF](#) 

Explanatory Notes on Data Elements for the Revised Certificate of Automobile Insurance

1. Text elements describing insurance coverages

The text elements, as listed in the Data Elements attachment, must be printed with every certificate. The exact words and format must be used as provided.

2. Sample certificate versus designing your own certificate

The sample certificate specifies all the data elements in a format we recommend. If you wish to use the exact sample format as your certificate, no further approval is required by the Financial Services Commission of Ontario (FSCO); however, you must file a copy of the actual form showing your company name and an example of how the form would be completed, with FSCO's Automobile Insurance Division.

Designing a company certificate.

If you wish to design your own certificate based on the data elements, you must:

- a. submit one copy of your certificate to FSCO's Automobile Insurance Division;
- b. submit another copy which includes an example of how the form would be completed. The information included on the certificate should be detailed enough that an insured person can determine how they've been rated and be certain they haven't been misclassified. Where descriptions are not set out on the face of the certificate, but are coded and referenced to an attached page, please provide the attachment; and
- c. submit your certificate as soon as possible. We will only review and approve complete certificates. Certificates are approved under section 232(5) of the *Insurance Act*.

3. Data elements

As outlined in the data elements list, all elements are data fields unless otherwise stated. Text elements must use the exact words provided. Elements do not have to be used in the same sequence in the Data Elements attachment.

Data fields may be added or omitted; however, you must provide an explanation for adding or omitting data fields when you file for approval of your certificate. Please note

that FSCO wishes to ensure the highest possible degree of uniformity across the marketplace. We appreciate that some companies may have difficulty in conforming exactly to the data elements. The onus is on companies to explain a deviation.

The purpose of the certificate is to give policyholders' precise information about what coverages they have purchased, and to show them what data was used to determine the premium they paid.

If the data elements are detailed enough to allow the policyholder to verify that the rating information is correct, then the certificate will serve its purpose. Companies may organize the data elements in different ways but should keep in mind the policyholder's ability to verify the correct rating information, based on the company's rating criteria (e.g., age, accident and conviction history, and vehicle description).

Remember, if certain fields don't apply to your risk classification system, you may omit them from the certificate, but you must provide an explanation when you file for approval.

4. Changes to the data elements

The following changes have been made to the data elements:

- a. Element 7: Text wording now specifies "primary address" instead of "postal address".
- b. Element 10: Data element requiring the insured's "primary address" instead of "postal address".
- c. Elements 38-45: New optional benefits have been listed.
- d. Element 142: Revised wording for Accident Benefits coverage to reflect the changes in available optional accident benefits.

5. Consumer Disclosure

Insurers should note that a Reform Information Working Group (Group), comprised of representatives of the insurance industry and FSCO staff, is developing a point-of-sale disclosure document informing consumers of their new coverage choices effective June 1, 2016. Insurers will be required to include the document with new business and the first renewal of any existing policy with a renewal date that falls on or after June 1, 2016.

Once the Group has finalized the disclosure document, FSCO will issue an amended form of certificate that will introduce the text of the document as an additional data element for inclusion as an additional page or pages to be attached to and forming part of the certificate.

Insurers will not be required to re-file certificates that are amended for the sole purpose of reflecting the inclusion of the disclosure document.

DATA ELEMENTS FOR CERTIFICATE OF AUTOMOBILE INSURANCE

Note:

- All elements are data fields unless otherwise stated.
- 'Text' elements must use the exact words and be printed with every certificate.
- Elements may be omitted or added but an explanation must be provided.
- Elements do not have to be used in the same sequence and have been grouped for organizational purposes only.

Element 1.	(Text) Certificate of Automobile Insurance (Ontario)
Element 2.	Insurer
Element 3.	(Text) This is your Certificate of Automobile Insurance. Contact your Broker/Agent with any questions or if you require clarification regarding your coverage choices.
Element 4.	Policy Number
Element 5.	Policy Effective Date (year/month/day)
Element 6.	Policy Expiry Date (year/month/day), 12:01 a.m.
Element 7.	(Text) All times are local times at the Named Insured's primary address shown on this Certificate.
Element 8.	Date prepared
Element 9.	Broker/Agent, including address, postal code and telephone number
Element 10.	Named Insured, including primary address and postal code
Element 11.	Lessor (if applicable), including address and postal code

Element 12.	(Text) Described Automobiles
Element 13.	Automobile Number
Element 14.	Model Year and Make
Element 15.	Model and Body Type
Element 16.	Serial No./V.I.N.
Element 17.	Cylinders/C.C.
Element 18.	Purchase Price/List Price New

Element 19.	(Text) Insurance Coverages
Element 20.	Automobile Number
Element 21.	(Text) Liability
Element 22.	Liability Limit
Element 23.	(Text) Bodily Injury
Element 24.	Bodily Injury Premium
Element 25.	Bodily Injury Premium for Occasional Driver
Element 26.	(Text)Property Damage
Element 27.	Property Damage Premium
Element 28.	Property Damage Premium for Occasional Driver
Element 29.	(Text) Accident Benefits (Standard Benefits)
Element 30.	Accident Benefits Limit - (Text) As stated in Section 4 of Policy
Element 31.	Accident Benefits Premium
Element 32.	Accident Benefits Premium for Occasional Driver
Element 33.	(Text) Optional Increased Accident Benefits
Element 34.	(Text) Income Replacement (\$600/\$800/\$1,000)
Element 35.	Income Replacement Limit (Text) (up to \$ per week)

- Element 36. Income Replacement Premium
- Element 37. Income Replacement Premium for Occasional Driver
- Element 38. (Text) Medical, Rehabilitation & Attendant Care (\$130,000/ \$1,000,000)
- Element 39. Medical, Rehabilitation & Attendant Care Limit
- Element 40. Medical, Rehabilitation & Attendant Care Premium
- Element 41. Medical, Rehabilitation & Attendant Care Premium for Occasional Driver
- Element 42. (Text) Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)
- Element 43. Optional Catastrophic Impairment Limit (Text) As stated in Section 4 of Policy
- Element 44. Optional Catastrophic Impairment Premium
- Element 45. Optional Catastrophic Impairment Premium for Occasional Driver
- Element 46. (Text) Caregiver, Housekeeping & Home Maintenance
- Element 47. Caregiver, Housekeeping & Home Maintenance Limit (Text) As stated in Section 4 of Policy
- Element 48. Caregiver, Housekeeping & Home Maintenance Premium
- Element 49. Caregiver, Housekeeping & Home Maintenance Premium for Occasional Driver
- Element 50. (Text) Death & Funeral
- Element 51. Death & Funeral Limit (Text) As stated in Section 4 of Policy
- Element 52. Death & Funeral Premium
- Element 53. Death & Funeral Premium for Occasional Driver
- Element 54. (Text) Dependant Care
- Element 55. Dependant Care Limit (Text) As stated in Section 4 of Policy
- Element 56. Dependant Care Premium
- Element 57. Dependant Care Premium for Occasional Driver
- Element 58. (Text) Indexation Benefit (Consumer Price Index)
- Element 59. Indexation Benefit Limit (Text) As stated in Section 4 of Policy
- Element 60. Indexation Benefit Premium
- Element 61. Indexation Benefit Premium for Occasional Driver
- Element 62. (Text) Uninsured Automobile
- Element 63. Uninsured Automobile Limit (Text) As stated in Section 5 of Policy
- Element 64. Uninsured Automobile Premium
- Element 65. Uninsured Automobile Premium for Occasional Driver
- Element 66. (Text) Direct Compensation - Property Damage*
- Element 67. (Text) *This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.
- Element 68. Direct Compensation - Property Damage Deductible
- Element 69. Direct Compensation - Property Damage Premium
- Element 70. Direct Compensation - Property Damage Premium for Occasional Driver
- Element 71. (Text) Loss or Damage**
- Element 72. (Text) ** This policy contains a partial payment of loss clause.
- Element 73. (Text) A deductible applies for each claim except as stated in your policy.
- Element 74. (Text) Specified Perils (excluding Collision or Upset)
- Element 75. Specified Perils Deductible
- Element 76. Specified Perils Premium
- Element 77. Specified Perils Premium for Occasional Driver

Element 78. (Text) Comprehensive (excluding Collision or Upset)
Element 79. Comprehensive Deductible
Element 80. Comprehensive Premium
Element 81. Comprehensive Premium for Occasional Driver
Element 82. (Text) Collision or Upset
Element 83. Collision or Upset Deductible
Element 84. Collision or Upset Premium
Element 85. Collision or Upset Premium for Occasional Driver
Element 86. (Text) All Perils
Element 87. All Perils Deductible
Element 88. All Perils Premium
Element 89. All Perils Premium for Occasional Driver
Element 90. (Text) Policy Change Forms
Element 91. Name and Number of Policy Change Forms, including limit if applicable
Element 92. Policy Change Premium
Element 93. Premium Subtotals
Element 94. Occasional driver subtotals
Element 95. Total Premium for each Automobile
Element 96. *Premium Subtotal + Occasional driver subtotal
Element 97. Total Policy Premium
Element 98. (Total Premium for Automobile 1 + Total Premium for Automobile 2)
Element 99. Tax
Element 100. Total Policy Cost
Element 101. Minimum Non-Refundable Premium

Element 102. (Text) Rating Information
Element 103. Driver Number
Element 104. Driver Name
Element 105. Age
Element 106. Marital Status
Element 107. Years Licensed
Element 108. Driver's Training
Element 109. Assignment to Automobile -- Principal, Secondary, Occasional, Excluded
Element 110. Convictions -- Serious, Major, Minor
Element 111. Automobile Number
Element 112. Chargeable Claims (Date and Type) -- BI, PD, AB, COLL/AP
Element 113. Surcharges (Percentage and Description)
Element 114. Discounts (Percentage and Description)
Element 115. Kilometres Driven (Annually and To Work One Way)
Element 116. Gross Vehicle Weight Rating (commercial vehicles only)
Element 117. Class Description -- Class and Description
Element 118. Driving Record --BI, PD, AB, DCPD, COLL/AP
Element 119. Vehicle Code
Element 120. Rate Group
Element 121. Rate Group - AB, DCPD, COLL/AP, Comp/SP
Element 122. Rating Territory -- Territory Code and Description

Element 123. (Text) Lienholders (to whom loss may be jointly payable)

Element 124. Lienholders (if applicable) name and address

Element 125. (Text) Method of Payment

Element 126. Type of Payment Plan

Element 127. Total Policy Premium

Element 128. Tax

Element 129. Interest

Element 130. Total Payable

Element 131. Amount Paid with Application

Element 132. Amount Still Due

Element 133. Number of Remaining Instalments

Element 134. Amount of Each Instalment

Element 135. Instalment Due Date

Element 136. (Text) Remarks

Element 137. (Text) This Certificate is proof of a contract of insurance between the Named Insured and the Insurer, subject in all respects to the Ontario Automobile Policy (OAP 1). In return for the premium charged and the statements contained in the Application, the contract provides the coverage outlined in this Certificate. You only have a particular coverage for a specific automobile if this Certificate shows a premium for it, or shows the coverage is provided at no cost. All other terms of the Policy remain the same unless stated otherwise in this Certificate.

Element 138. (Text) Your Insurer will provide you with a copy of the Policy if you request it.

Element 139. (Text) This Certificate is only valid if it is signed by an authorized representative of the Insurer.

Element 140. Authorized Signature of Insurer:

Element 141. (Text) For purposes of the Insurance Companies Act (Canada), this document was issued in the course of the Insurer's insurance business in Canada.

Element 142. Brief explanation of insurance coverages and warnings. (Note: the following is a text element and the warning boxes are bolded.)

This is a brief explanation of the insurance outlined in this Certificate.

Liability

Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile incident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and the cost of settling claims.

Accident Benefits

Your insurance company is obligated to explain details of Accident Benefits coverage to you.

Provides benefits that you and other insured persons are entitled to receive if injured or killed in an automobile accident. These benefits may include: income replacement for persons who have lost income; payments to non-earners who suffer complete inability to carry on a normal life; payment of medical, rehabilitation and attendant care expenses; payment of certain other expenses; payment of funeral expenses and payments to survivors of a person who is killed. You may also purchase optional benefits to increase the standard level of benefits provided in the policy. The optional benefits your insurance company must offer are: income replacement; medical, rehabilitation and attendant care; optional catastrophic impairment; caregiver, housekeeping and home maintenance; death and funeral; dependant care; and an indexation benefit.

Uninsured Automobile

Provides coverage if you or other insured persons are injured or killed by an uninsured motorist or by a hit-and-run driver. It covers damage to your

automobile and its contents caused by an identified uninsured motorist.

Direct Compensation - Property Damage

Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called Direct Compensation because you will collect from us, your insurance company, even though you are not at fault for the accident. There may be a deductible amount, and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.

Loss or Damage

Provides a selection of optional coverages for your own automobile. Payments cover direct and accidental loss of, or damage to, a described automobile and its equipment. There is usually a deductible amount indicated for each coverage and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium. There are four types of coverages:

- **Specified Perils:** Covers the described automobile against loss or damage caused by certain specific perils. They are: fire; theft or attempted theft; lightning; windstorm; hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, derailment or collision of any kind of transport in or upon which the described automobile is being transported.
- **Comprehensive:** Covers a described automobile against loss or damage other than those covered by Collision or Upset, including perils listed under Specified Perils, falling or flying objects, missiles and vandalism.
- **Collision or Upset:** Covers damage when a described automobile is involved in a collision with another object or tips over.
- **All Perils:** Combines the Collision or Upset and Comprehensive coverages.

Warning: The Insurance Act provides that where (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.

Warning – Offences

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 a contract of insurance, or to willfully 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 14 years imprisonment for cases involving an amount over \$5,000 or otherwise a maximum of 2 years imprisonment.

This Certificate contains important information about your automobile insurance.