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Amendments to Three Ontario Automobile Policy Forms - OAP 1, OPF 2 and OAP 4

Bulletin

No. A-01/19
Property & Casualty
- Auto

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

With this Bulletin, the Financial Services Commission of Ontario (FSCO) is releasing three revised Automobile Policy Forms, as referenced in [Bulletin No. A-05/18](#). These new forms must be in use by April 1, 2019, replacing all previous versions.

Changes to these forms reflect amendments made to the Criminal Code of Canada for drug-related offences and have been made in consultation with industry representatives. The changes are to be read-in to all policies effective October 17, 2018 to coincide with the effective date of the changes made to Regulation 668 – Fault Determination Rules and to O. Reg. 34/10 – Statutory Accidents Benefit Schedule (SABS)

Insurance companies are advised to inform customers of these changes when issuing renewals to policyholders and when issuing new policies.

The following forms have been revised:

- OAP 1: Ontario Automobile Policy Owner's Policy, changes to section 7.2.2
- OPF 2: Ontario Driver's Policy, changes to section 3.4
- OAP 4: Ontario Garage Automobile Policy, changes to section 5.11

Highlights of the Changes

The changes expand the list of Criminal Code offences that would result in no insurer coverage.

Effective Date of the Forms

The revised policies must be in use by April 1, 2019.

How to Obtain the Revised Forms

Copies of the revised forms (OAP 1, OPF 2 and OAP 4) are included as attachments to this Bulletin. In addition, these forms will be published in an upcoming edition of the Ontario Gazette.

Brian Mills
Chief Executive Officer and
Superintendent of Financial Services

February 25, 2019

Attachments

- [OAP 1: Ontario Automobile Policy Owner's Policy](#)  Size: ## kb
- [OPF 2: Ontario Driver's Policy](#)  Size: ## kb
- [OAP 4: Ontario Garage Automobile Policy](#)  Size: ## kb