

# Superintendent of Insurance

## Interpretation Bulletin

<b>Interpretation Bulletin Number:</b>	<b>01-2021</b>
<b>Title:</b>	<b>Alberta SPF Amendments</b>
<b>Date:</b>	<b>January 30, 2021</b>

### Purpose

In accordance with section 792.1 of the *Insurance Act* (Act) the purpose of this Interpretation Bulletin is to advise that pursuant to section 551 of the Act the Superintendent of Insurance has approved amendments to Alberta Standard Automobile Insurance Policy Forms (SPFs), effective May 1, 2021. The amended SPFs are published in the January 30, 2021 issue of the Alberta Gazette, and, in addition, are posted on the Superintendent's [website](#).

These SPF amendments are generally categorized as follows:

- Those that reflect recent amendments to the Automobile Accident Insurance Benefits Regulation that took effect November 1, 2020. The other SPF amendments take effect on May 1, 2021.
- Those that reflect amendments to termination and notice Statutory Conditions, which are currently in effect.
- Those that reflect amendments to the *Criminal Code* (Canada).
- Those that align with judicial decisions, industry norms and practices, government policies, and social conventions.
- Those that align and modernize coverages and language.

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## Table of Changes

This table provides a list of amendments and the specific SPFs to which each amendment pertains.

Change Description	SPF1	SPF2	SPF4	SPF6	SPF7	SPF8	SPF9
Section A exclusion b. deleted to align with SPF 1.	X	✓	X	X	X	X	X
Section B updated to reflect November 1, 2020 amendments to the Automobile Accident Insurance Benefits Regulation	✓	X	✓	X	X	X	✓
Section C, Subsection 3-Comprehensive <ul style="list-style-type: none"> <li>• Clarified wild animal impact is a covered peril;</li> <li>• Expressly included hit and run damage when not in use or operation.</li> </ul>	✓	X	✓	X	X	X	✓
Section C, Exclusions (1) <ul style="list-style-type: none"> <li>• In (e), removed 'rugs and robes';</li> <li>• In (f), modernized and clarified electronic accessories and electronic equipment;</li> <li>• Added (g) telephones or computers when attached to or detached from the automobile;</li> <li>• Renumbered (g) as (h) and reflected 2018 changes to the <i>Criminal Code</i> (Canada);</li> <li>• Renumbered (h) as (i).</li> </ul>	✓	X	✓	X	X	X	✓
General Provisions, Definitions & Exclusions <ul style="list-style-type: none"> <li>• In 5. Automobile Defined, under (d), removed outdated references to "station wagon".</li> </ul>	✓	X	✓	X	X	X	X

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Change Description	SPF1	SPF2	SPF4	SPF6	SPF7	SPF8	SPF9
<b>Statutory Conditions</b> <ul style="list-style-type: none"> <li>Updated Statutory Conditions Termination 8 and Notice 9 to read “recorded mail” instead of “registered mail”.</li> </ul>	✓	✓	✓	✓	✓	✓	✓
Policy language amended to reference spouse/adult interdependent partner and to be gender neutral.	✓	✓	✓	✓	✓	✓	✓
Miscellaneous non-material amendments in layout, headings, numbering and style.	✓	✓	✓	✓	✓	✓	✓

If you have any questions regarding these changes to the SPFs, please contact my office at (780) 643-2237 or [tbf.insurance@gov.ab.ca](mailto:tbf.insurance@gov.ab.ca).

[ORIGINAL SIGNED]

Mark Brisson  
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### Contact Information and Useful Links

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