



SUPERINTENDENT OF INSURANCE NOTICE

NOTICE NUMBER: 11-2019

TITLE: Standard Endorsement Forms:
28a Reduction of Coverage as Respects to Operation on
Airport Property
28b Reimbursement of Claim Paid on Airport Property

DATE: November 2019

PURPOSE

The purpose of this Notice is to advise Alberta licensed automobile insurers (insurers) that pursuant to section 551 (4) of the *Insurance Act* (Act) effective November 14, 2019 the Superintendent of Insurance (Superintendent) has approved a revised Standard Endorsement Form (SEF) [28a](#) and a new SEF [28b](#) for immediate use in Alberta.

Pursuant to section 551(1) of the Act, effective March 1, 2020 the Superintendent prohibits the use of the former SEF 28a on new policies and on renewals of policies.

A former SEF 28a endorsed on a policy at March 1, 2020 remains in force and the terms and conditions of the former SEF 28a will continue to apply while the policy remains in force.

BACKGROUND

The Superintendent has issued the new SEF 28b as a result of various requests from insurers to allow for the reimbursement of claims arising out of an accident on airport property where aircraft are located.

The following information is provided for clarity. Any discrepancy between this information and the SEFs 28a and 28b wordings shall be determined based on the endorsement wordings, and not based on this information.

- The SEF 28a has been amended to read “minimum statutory limits” instead of “at least \$200,000”, to provide flexibility if the limits should change.
- The SEF 28a has been amended to include “TPL” in conjunction with “Limits”.
- The SEF 28b is akin to the SEF 28a, with the addition that the Insured will reimburse the Insurer the actual amount the Insurer has paid for loss or damage arising from an accident, to which indemnity is provided under Section A of a policy.
- The SEF 28a and 28b applies coverage only to the vehicle(s) designated in this endorsement.

Superintendent of Insurance

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- At an insurer's discretion, the SEF 28a and SEF 28b are available for use with all Alberta standard automobile insurance policy forms.

If you have any questions regarding this Notice please contact my office at (780) 643-2237 or tbf.insurance@gov.ab.ca.

[ORIGINAL SIGNED]

David Sorensen
Deputy Superintendent of Insurance

Superintendent of Insurance

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