

# Superintendent of Insurance

## Interpretation Bulletin

<b>Bulletin Number:</b>	<b>03-2022</b>
<b>Title:</b>	<b>Alberta Automobile Insurance Standard Endorsement Forms Amendments</b>
<b>Date:</b>	<b>May 16, 2022</b>
<b>To:</b>	<b>All Insurers Licensed for Automobile Insurance in Alberta</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 and effective June 1, 2022, the Superintendent of Insurance has approved amendments to 53 standard endorsement forms (SEFs). All amended forms are posted on the [Superintendent's website](#).

Beginning fall 2020, the Superintendent began a comprehensive review of most automobile insurance forms to:

- Harmonize standard endorsement forms (SEFs) with standard policy forms (SPFs);
- Reflect miscellaneous amendments to legislation such as the *Insurance Act*, *Traffic Safety Act* and the *Criminal Code* (Canada);
- Align forms with judicial decisions, industry norms and practices, and government policies;
- Modernize the coverages and language of forms; and
- Determine the utility of forms.

Form amendments applicable to Direct Compensation for Property Damage are listed in Superintendent's [Interpretation Bulletin 04-2021](#).

The Superintendent thanks the industry stakeholders who participated in this SEF review and amendment process.

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## Application of amendments

- Effective June 1, 2022, insurers are authorized to use the amended SEFs<sup>1</sup> on new policies and renewals of policies.
- Pursuant to section 551(1) of the Act, effective August 1, 2023, the Superintendent prohibits the use of the current SEFs<sup>2</sup> on new policies and on renewals of policies. For the period of June 1, 2022 until July 31, 2023, both the current and amended SEFs are approved forms for use in Alberta. This overlap provides time for insurers to reconfigure their systems.
- A current SEF endorsed on a policy at July 31, 2023, remains in force and the terms and conditions of the current SEF will continue to apply until the expiry or next renewal of the policy.
- For added clarity, insurers have until August 1, 2023 to cease using current SEFs on new policies and renewal policies.

## Principles for the use of standard forms:

- The Superintendent prescribes the content of these forms, but not the formatting. Insurers are free to tailor formatting to suit their individual styles and operational needs, while keeping in mind requirements of insurance legislation.
- Insurers may add any of the following to endorsement forms: insurer signature, name of insured, name of agent/broker, policy number, relevant premium(s) or effective/expiry dates. This additional information may be added for clarity and does not amend the approved SEF.
- Alberta's approved form cover pages are a Government of Alberta publishing convention, and are optional for use with the approved form.
- Insurance providers are free to correct spelling errors on the forms provided to insureds: please bring any spelling errors to the attention of the Superintendent.

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<sup>1</sup> For the purposes of this Bulletin, "amended SEF" means the version of the SEF approved for use effective June 1, 2022.

<sup>2</sup> For the purposes of this Bulletin, "current SEF" means the version of the SEF approved for use as at May 31, 2022.

## Amendments summary:

The following is a listing of amended endorsement forms including the types of amendments made to each:

Endorsement Title X = not applicable ✓ = applicable	Amendment Type (this list is not comprehensive-- refer to the forms to see all amendments)				
	Prefix change to AB-S.E.F.	Endorsement name change	Endorsement number change	Removed fillable fields duplicated from the certificate	Modernized language
AB-S.E.F. No. 4(A) Permission to Carry Explosives Endorsement	✓	X	X	✓	✓
AB-S.E.F. No. 4(B) Permission to Carry Radioactive Materials Endorsement	✓	X	X	✓	✓
AB-S.E.F. No. 5(B) Permission to Lease - Unspecified Lessee Endorsement *formerly S.E.F No 5C (split for leased vehicles only)	✓	✓	✓	X	X
AB-S.E.F. No. 5(C) Permission to Rent Endorsement *formerly S.E.F No 5C (split for rented vehicles only)	✓	✓	✓	✓	✓
AB-S.E.F. No. 5(D) Conversion Coverage Endorsement	✓	X	X	✓	✓
AB-S.E.F. No. 6(A) Carry Passengers for Compensation or Hire Endorsement	✓	✓	X	✓	✓
AB-S.E.F. No. 6(B) School Transportation Endorsement	✓	✓	X	✓	✓
AB-S.E.F. No. 6(C) Public Passenger Automobile Enhanced Coverage Endorsement	✓	✓	X	✓	✓
AB-S.E.F. No. 6(D) Driver Training Services Endorsement	✓	✓	X	✓	✓
AB-S.E.F. No. 6(F) Public Passenger Automobile Endorsement	✓	✓	X	✓	✓

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	Prefix change to AB-S.E.F.	Endorsement name change	Endorsement number change	Removed fillable fields duplicated from the certificate	Modernized language
AB-S.E.F. No. 8(A) Named Person Property Damage Reimbursement Endorsement (Section A - Third Party Liability)	✓	✓	✓	✓	✓
AB-S.E.F. No. 8(B) Property Damage Reimbursement Endorsement (Section A - Third Party Liability) *formerly S.E.F No. 8	✓	✓	X	X	✓
AB-S.E.F. No. 9 Marine Use Excluded Endorsement (Amphibious Vehicles)	✓	X	X	✓	✓
AB-S.E.F. No. 13(D) Limitation of Glass Coverage Endorsement	✓	✓	X	✓	✓
AB-S.E.F. No. 13(H) Existing Hail Damage - Deletion of Hail Coverage Endorsement	✓	✓	X	X	✓
AB-S.E.F. No. 17 Reinstatement of Coverages Endorsement	✓	X	X	✓	✓
AB-S.E.F. No. 19(A) Valued Automobile(s) Endorsement	✓	X	X	✓	✓
AB-S.E.F. No. 19(B) Limitation of Amount Endorsement *formerly S.E.F. No. 19	✓	X	✓	✓	✓
AB-S.E.F. No. 20 Loss of Use Endorsement	✓	X	X	✓	✓
AB-S.E.F. No. 24 Fire and Rescue Equipment Endorsement	✓	✓	X	✓	✓

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	Prefix change to AB-S.E.F.	Endorsement name change	Endorsement number change	Removed fillable fields duplicated from the certificate	Modernized language
AB-S.E.F. No. 27 Legal Liability for Damage to Non-Owned Automobile Endorsement	✓	X	X	✓	✓
AB-S.E.F. No. 28(A) Reduction of Coverage when Automobile Operated on Airport Property Endorsement	✓	✓	X	✓	✓
AB-S.E.F. No. 28(B) Reimbursement of Claim Paid on Airport Property Endorsement	✓	X	X	X	✓
AB-S.E.F. No. 28(C) Named Person(s) Reduction of Coverage Endorsement *formerly S.E.F. No. 28	✓	✓	✓	✓	✓
AB-S.E.F. No. 30(A) Attached Machinery, Apparatus or Equipment Exclusion Endorsement Section C- Loss or Damage	✓	✓	X	✓	✓
AB-S.E.F. No. 30(B) Attached Machinery, Apparatus or Equipment Exclusion Endorsement Section A- Third Party Liability and Section B- Accident Benefits *formerly S.E.F. No. 30	✓	✓	X	✓	✓
AB-S.E.F. No. 31 Non- Owned Equipment Endorsement	✓	X	X	✓	✓
AB-S.E.F. No. 32 Off - Highway Vehicle Endorsement	✓	✓	X	✓	✓
AB-S.E.F. No. 35 Emergency Service Expense Endorsement	✓	X	X	X	X

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	Prefix change to AB-S.E.F.	Endorsement name change	Endorsement number change	Removed fillable fields duplicated from the certificate	Modernized language
AB-S.E.F. No. 37 Limitation to Automobile Electronic Accessories and Electronic Equipment Endorsement	✓	✓	X	✓	✓
AB-S.E.F. No. 38 Specified Limit(s) - Automobile Electronic Accessories and Electronic Equipment Endorsement	✓	✓	X	✓	✓
AB-S.E.F. No. 39(A) At-Fault Accident Waiver Endorsement *formerly S.E.F. No 39	✓	✓	✓	X	✓
AB-S.E.F. No. 39(B) Designated Operator Minor Traffic Safety Conviction Rating Waiver Endorsement	✓	✓	X	X	✓
AB-S.E.F. No. 40 Fire and Theft Deductible Endorsement	✓	X	X	✓	✓
AB-S.E.F. No. 60 Legal Liability for Damage to Non-Owned Automobile Endorsement (For attachment only to a Standard Driver's Automobile Insurance Policy - S.P.F. No.2)	✓	X	X	✓	✓
AB-S.E.F. No. 70 Named Person(s) Collision or Upset Endorsement (For attachment only to a Garage Automobile Insurance Policy S.P.F No.4)	✓	✓	X	✓	✓
AB-S.E.F. No. 73 Financed Automobiles Exclusion Endorsement (For attachment only to a Garage Automobile Insurance Policy S.P.F. No. 4)	✓	✓	X	✓	✓

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	Prefix change to AB-S.E.F.	Endorsement name change	Endorsement number change	Removed fillable fields duplicated from the certificate	Modernized language
AB-S.E.F. No. 74 Open Lot Pilferage Endorsement- Owned Automobiles (For attachment only to a Garage Automobile Insurance Policy S.P.F. No. 4)	✓	X	X	✓	✓
AB-S.E.F. No. 75 Open Lot Pilferage Endorsement- Customers' Automobiles (For attachment only to a Garage Automobile Insurance Policy S.P.F. No. 4)	✓	X	X	✓	✓
AB-S.E.F. No. 76 Additional Insured Endorsement Broad Form (For attachment only to a Garage Automobile Insurance Policy S.P.F. No. 4)	✓	X	X	✓	✓
AB-S.E.F. No. 77 Legal Liability for Comprehensive Damage to Customers' Automobile Endorsement (Including Open Lot Pilferage) (For attachment only to a Garage Automobile Insurance Policy S.P.F. No. 4)	✓	X	X	✓	✓
AB-S.E.F. No. 78 Named Person(s) Reduction of Coverage Endorsement (For attachment only to a Garage Automobile Insurance Policy S.P.F. No. 4)	✓	✓	X	✓	✓
AB-S.E.F. No. 79 Fire and Theft Deductible Endorsement (For attachment only to a Garage Automobile Insurance Policy S.P.F. No. 4)	✓	X	X	✓	✓

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	Prefix change to AB-S.E.F.	Endorsement name change	Endorsement number change	Removed fillable fields duplicated from the certificate	Modernized language
AB-S.E.F. No. 80 Specified Owned Automobile Physical Damage Coverage Endorsement (For attachment only to a Garage Automobile Insurance Policy S.P.F. No. 4)	✓	X	X	✓	✓
AB-S.E.F. No. 91 Limitation to Operation of Automobiles by Named Person(s) Endorsement (For attachment only to a Non-Owned Automobile Insurance Policy S.P.F. No. 6)	✓	X	X	✓	✓
AB-S.E.F. No. 92 Limitation to Hired Automobiles and Automobiles Operated Under Contract Endorsement ( For attachment only to a Non-Owned Automobile Insurance Policy S.P.F. No. 6)	✓	X	X	✓	X
AB-S.E.F. No. 93 Limitation to Automobiles Owned by Named Person(s) Endorsement (For attachment only to a Non-Owned Automobile Insurance Policy S.P.F. No. 6)	✓	X	X	✓	X
AB-S.E.F. No. 94 Legal Liability for Damage to Hired Automobiles Endorsement (For attachment only to a Non-Owned Automobile Insurance Policy S.P.F. No. 6)	✓	X	X	✓	✓
AB-S.E.F. No. 95 Limitation to Business Conducted at Specified Locations Endorsement (For attachment only to a Non-Owned	✓	X	X	✓	✓

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Automobile Insurance Policy S.P.F. No. 6)					
AB-S.E.F. No. 96 Contractual Liability Endorsement (For attachment only to a Non-Owned Automobile Insurance Policy S.P.F. No. 6)	✓	X	X	✓	✓
AB-S.E.F. No. 97 Operation by Individual Named Insured Endorsement (For attachment only to a Non-Owned Automobile Insurance Policy S.P.F. No. 6)	✓	X	X	✓	✓
AB-S.E.F. No. 99 Leased Vehicle Exclusion Endorsement (For attachment only to a Non-Owned Automobile Insurance Policy S.P.F. No. 6)	✓	✓	X	✓	✓
AB-S.E.F. No. 101 Public Passenger Automobile Endorsement (For attachment only to an Excess Automobile Insurance Policy S.P.F. No. 7)	✓	✓	X	✓	✓

If you have any questions regarding this Interpretation Bulletin, please contact my office at (780) 643-2237 or [tbfi.insurance@gov.ab.ca](mailto:tbfi.insurance@gov.ab.ca).

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Mark Brisson  
Superintendent of Insurance

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<b>Email:</b>	<a href="mailto:tbf.insurance@gov.ab.ca">tbf.insurance@gov.ab.ca</a>
<b>Phone:</b>	780-643-2237
<b>Fax:</b>	780-420-0752
<b>Toll-free in Alberta:</b>	Dial 310-0000, then the number.
<b>Mailing Address:</b>	402 Terrace Building, 9515 – 107 Street Edmonton, AB T5K 2C3
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