

Superintendent of Insurance

Notice

Notice Number:	06-2023
Title:	New Standard Endorsement Forms: 26(B) Single Deductible Per Occurrence Endorsement 45(A) & 45(B) Extension of Termination Notice Period Endorsements
Date:	March 1, 2023
To:	All Insurers Licensed for Automobile Insurance in Alberta

Purpose

In accordance with section 792.1 of the *Insurance Act* (Act) the purpose of this Notice is to advise that, that pursuant to section 551 of the Act and effective March 1, 2023, the Superintendent of Insurance (Superintendent) approves the use of three new standard endorsement forms (SEFs):

- AB-S.E.F. No. 26(B) Single Deductible Per Occurrence Endorsement;
- AB-S.E.F. No. 45(A) Extension of Termination Notice Period (For other than Non-Payment of Premium or Misrepresentation) Endorsement; and
- AB-S.E.F. No. 45(B) Extension of Termination Notice Period (For other than Misrepresentation) Endorsement.

These endorsements are posted on the Superintendent's [website](#) and are available for immediate use at an insurer's discretion.

Insurers that currently use conditionally approved endorsements that accomplish the same policy changes as these new approved SEFs are expected to transition to use these SEFs instead.

The Superintendent thanks the industry stakeholders who participated in the creation and review of these endorsements.

Background

These three new endorsements were developed because a number of insurers have applied to the Superintendent for similar conditionally approved endorsements.

For more information, visit insurance.alberta.ca

Insurance notice | Treasury Board and Finance
© 2023 Government of Alberta | March 2, 2023



The following information is provided for clarity. Any discrepancy between this information and the SEF wordings shall be determined based on the wording, and not based on this information.

- AB-S.E.F. No. 26(B) provides that the insured is only responsible for one deductible per occurrence, with an option for the highest deductible or a single stated deductible amount. The endorsement does not increase the Insurer's specified maximum limits of liability under the Policy or any of the listed contracts of insurance in the endorsement.
- AB-S.E.F. No.45(A) extends the termination period when the reason for the termination is other than for non-payment of premium or for providing false or misleading information on an approved automobile insurance form. The AB-S.E.F. No. 45(A) is not available for use in respect to private passenger automobiles.
- AB-S.E.F. No. 45(B) extends the termination period when the reason for the termination is other than for providing false or misleading information on an approved automobile insurance form. The AB-S.E.F. No. 45(B) is not available for use in respect to private passenger automobiles.

Principles for the use of standard forms

- The Superintendent prescribes the content of these forms, but not the format. Insurers are free to tailor format 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 form of endorsement.
- SEF prefixes have been systematically amended from "S.E.F. No." to "AB-S.E.F. No." Both styles of prefix are interchangeable until all SEFs have been amended.
- 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.

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

[ORIGINAL SIGNED]

Mark Brisson
Superintendent of Insurance

Contact Information and Useful Links

For more information, visit insurance.alberta.ca

Insurance notice | Treasury Board and Finance
© 2023 Government of Alberta | March 2, 2023



Email:	tbfi.insurance@gov.ab.ca
Phone:	780-643-2237
Fax:	780-420-0752
Toll-free in Alberta:	Dial 310-0000, then the number.
Mailing Address:	402 Terrace Building, 9515 – 107 Street Edmonton, AB T5K 2C3
Visit our website:	insurance.alberta.ca
Subscribe to receive email updates:	insurance.alberta.ca/subscribe.html

For more information, visit insurance.alberta.ca

Insurance notice | Treasury Board and Finance
© 2023 Government of Alberta | March 2, 2023

