

Superintendent of Insurance

Interpretation Bulletin

Bulletin Number:	05-2023
Title:	Amended Standard Endorsement Forms: 26(A) Disappearing Deductible(s) Endorsement 44 Family Protection Endorsement 81 Garage Family Protection Endorsement 90 Limitation to Operation of Automobiles by Partners, Officers and Employees Endorsement
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 Interpretation Bulletin is to advise that pursuant to section 551(4) of the Act and effective March 1, 2023, the Superintendent of Insurance (Superintendent) approves amendments to four Alberta Standard Endorsement Forms (SEFs):

- AB-S.E.F. No. 26(A) Disappearing Deductible(s) Endorsement (formerly the S.E.F. No. 26);
- AB-S.F.F. No. 44 Family Protection Endorsement;
- AB-S.E.F. No. 81 Garage Family Protection Endorsement; and
- AB-S.E.F. No. 90 Limitation to Operation of Automobiles by Partners, Officers and Employees Endorsement.

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.

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These four amended forms are part of the final phase of this comprehensive review, and are posted on the Superintendent's [website](#).

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

Application of amendments

- For the period of March 1, 2023 until April 30, 2024, both the current¹ and amended² SEFs are approved for use in Alberta. The overlap provides time for insurers to reconfigure their systems.
- Pursuant to section 551(1) of the Act, effective May 1, 2024, the Superintendent prohibits the use of the current AB-S.E.F. No. 26, AB-S.E.F. No. 44, AB-S.E.F. No. 81 and AB-S.E.F. No. 90 on new policies and on renewal of policies.
- A current AB-SEF 26, AB-S.E.F. No. 44, AB-S.E.F. No. 81 or AB-S.E.F. No. 90 endorsed to a policy as of April 30, 2024, remains in force and the terms and conditions of the current AB-SEF continue to apply while that policy term remains in force.
- For added clarity, insurers have until May 1, 2024, to cease attaching the current AB-S.E.F. No. 26, AB-S.E.F. No. 44, AB-S.E.F. No. 81 and AB-S.E.F. No. 90 on automobile policies;
- If the provisions of a current AB-S.E.F. No. 44 or AB-S.E.F. No. 81 attached to the policy prior to May 1, 2024, reduce or improve coverage when compared to the provisions of the amended SEF, insurers are required to settle such issues based on the broader coverage until the policy expiry. This requirement does not apply to the AB-S.E.F. No. 26(A) or AB-S.E.F. No. 90.

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.

¹ For the purposes of this Bulletin, “current SEF” means the version of the SEF approved for use as at February 28, 2023.

² For the purposes of this Bulletin, “amended SEF” means the version of the SEF approved for use effective March 1, 2023.

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- 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.

Amendments summary:

Note: these lists are not comprehensive—refer to the SEF forms to see all amendments.

Amendments applicable to the AB-S.E.F. No. 26(A):

- Changed prefix to AB-S.E.F.;
- Changed SEF number from 26 to 26(A);
- Added options to facilitate innovation by insurers;
- Modernized and clarified language; and
- Removed fillable fields duplicated from the Certificate of Automobile Insurance.

Amendments applicable to the AB-S.E.F. No. 44 and AB-S.E.F. No. 81:

- Changed prefix to AB-S.E.F.;
- Added table of contents for ease of reference;
- Added and defined “adult interdependent partner” in conjunction with spouse;
- Removed requirement that named insured’s spouse/adult interdependent partner reside in the same dwelling premises;
- Redefined “unidentified automobile” by removing requirement for automobile-to-automobile physical contact;
- Simplified definition of “Family Protection Coverage;”
- Incorporated “S.E.F. No. 44 Supplement” language into existing definition of “dependent relative;”
- Removed “rent or” from the term “rent or lease,” to align with Alberta law defining rental as period of 30 days or fewer;
- Updated “registered mail” reference to “recorded mail” in line the Act;” and
- Removed limitation of action provision in deference to section 558 of the Act.

Amendments applicable to the AB-S.E.F. No. 90:

- Prefix change to AB-S.E.F.;
- Modernized language; and
- Removed fillable fields duplicated from the Certificate of Automobile Insurance.

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
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Contact Information and Useful Links

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