

Québec Endorsement Form
Q.E.F. No. 48

Remunerated passenger transportation by automobile
Conditions and restrictions imposed by the Autorité des marchés financiers
Act respecting remunerated passenger transportation by automobile

The **endorsement** heading must be entered in the “Declarations” section of the insurance contract. Details required for the **endorsement** may be entered in the “Declarations” section or in the **endorsement** itself, at the insurer’s option.

<p><u>Name of insurer:</u></p> <p><u>Name of insured</u> (operator):</p> <p><u>Endorsement to automobile insurance policy No.:</u></p> <p><u>Effective date:</u> This endorsement will apply from at 12:01 A.M. standard time at the address of the named insured.</p> <p><u>Specified vehicles:</u> automobiles used by drivers registered with the operator to provide remunerated passenger transportation</p>
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[Endorsement description](#)

This **endorsement** sets out the conditions and restrictions imposed by the Autorité des marchés financiers (the “Authority” or the “AMF”) under section 39 of the *Act respecting remunerated passenger transportation by automobile*, CQLR, c. T-11.2.

[1. Definitions specific to this endorsement](#)

“Operator” means the operator of a transportation system authorized under Chapter III of the *Act respecting remunerated passenger transportation by automobile*.

“Registered driver” means any driver registered with the operator within the meaning of the *Act respecting remunerated passenger transportation by automobile*.

“Personal insurance policy” means the liability insurance contract under section 84 of the *Automobile Insurance Act* which insures the vehicle used by a registered driver outside the coverage period of the present insurance contract.

[2. Coverage period of insurance contract](#)

The insurance contract applies from the time a registered driver makes himself or herself available to provide remunerated passenger transportation as part of the operator’s system until the time he or she ceases to be available for such purpose (the “coverage period”).

For example, the insurance contract applies from the time a registered driver connects to the technological means used by the operator to distribute trip requests, such as a mobile application, until the time the registered driver disconnects.

3. Clarifications regarding certain items in the *Declarations* section of the insurance contract

Item 1

The **named insured** is:

the operator, each registered driver and, if a registered driver uses a vehicle which they do not own to provide remunerated passenger transportation as part of the operator's transportation system, the **owner** of that vehicle.

Item 3

Particulars of the **described vehicle**: the automobiles used by the registered drivers to provide remunerated passenger transportation.

Creditor entitled to the indemnities under Section B, to the extent of the creditor's interest: the creditor that, on the date of the **loss**, is entitled to the indemnities set out in Section B in accordance with the personal insurance policy insuring the vehicle used by the registered driver.

4. Clarifications regarding certain insurance contract coverages

In accordance with section 39 of the *Act respecting remunerated passenger transportation by automobile*, the provisions of Title III of the *Automobile Insurance Act* applicable to owners apply to operators, with the necessary modifications. This rule will, in particular, prioritize the present insurance contract during the coverage period.

The insurance contract must provide the following minimum coverages:

Section A

- Only one **amount of insurance** is provided for in Section A and this amount is at least \$1 million.
- The **amount of insurance** provided for in Section A applies for the entire duration of the coverage period.

Section B, including the following two protections:

- Protection 2;

For Protection 2 coverages to apply, the following condition must be met:

- The personal insurance policy insuring the vehicle used by the registered driver must include Protection 1 or Protection 2 on the date of the **loss**.

The **deductible** for Protection 2 is the same as that indicated in the personal insurance policy insuring the vehicle used by the registered driver for Protection 1 or Protection 2, as applicable.

The supporting documents establishing the protection and **deductible** under the personal insurance policy must be provided to the **insurer**.

- Protection 3;

For Protection 3 coverages to apply, the following condition must be met:

- The personal insurance policy insuring the vehicle used by the registered driver must include Protection 1, Protection 3 or Protection 4 on the date of the **loss**.

However, if the personal insurance policy insuring the vehicle used by the registered driver provides Protection 4, the coverages offered under this protection apply only if a peril covered by Protection 4 occurs.

The **deductible** for Protection 3 is the same as that indicated in the personal insurance policy insuring the vehicle used by the registered driver for Protection 1, Protection 3 or Protection 4, as applicable.

The supporting documents establishing the protection and **deductible** under the personal insurance policy must be provided to the **insurer**.

Endorsement *Q.E.F. No. 20 – Travel expenses (Section B)* (“Q.E.F. No. 20”)

- For Q.E.F. No. 20 coverages to apply, the following condition must be met:
 - The personal insurance policy insuring the vehicle used by the registered driver must include endorsement Q.E.F. No. 20, Q.E.F. No. 20a, Q.E.F. No. 20b or Q.E.F. No. 20c on the date of the **loss**, and the supporting documents demonstrating this must be provided to the **insurer**.

Endorsement *Q.E.F. No. 43 (A to F) – Change to indemnity (Section B)* (“Q.E.F. No. 43”)

- For Q.E.F. No. 43 coverages to apply, either of the following conditions must be met:
 - The personal insurance policy insuring the vehicle used by the registered driver must include endorsement Q.E.F. No. 43 on the date of the **loss**, and the supporting documents demonstrating this must be provided to the **insurer**.

In this case, the applicable coverages are the same as those in the personal insurance policy.

- The vehicle used by the registered driver must be covered by *Q.P.F. No. 5 – Complementary Insurance for Damage Caused to Insured Vehicle Form (Replacement Insurance)* (“Q.P.F. No. 5”) on the date of the **loss**, and the supporting documents demonstrating this must be provided to the **insurer**.

In this case, Q.E.F. No. 43 coverages are, as applicable:

- Option 43A – Partial loss – New parts;
- Option 43E – Total loss – Replacement cost.

It is understood that the value of damage determined according to Option 43E may not be greater than the amount of the indemnity calculated in accordance with articles 1.1 and 1.2 of Q.P.F. No. 5, as applicable.

5. Change to certain Exclusions

This **endorsement** withdraws the use of the vehicle as a taxicab or other chauffeur-driven vehicle from Exclusion 5 E. of Section A and from Exclusion 6 I. of Section B in order to allow the use of the insured vehicles for remunerated passenger transportation.

All other conditions of the insurance contract remain the same.