

Notice regarding the coming into force on March 1, 2014 of automobile insurance forms Q.P.F. no. 1 and Q.P.F. no. 5, and their endorsements, drafted in clear language (section 422 of *An Act respecting insurance*)

Under section 422 of *An Act respecting insurance*, R.S.Q., c. A-32, the *Autorité des marchés financiers* (the “AMF” or the “Authority”) may prescribe the forms necessary for the application of this Act and must approve the form and the conditions of insurance policies relating to the ownership or use of motor vehicles.

In this regard, the AMF has approved the following new automobile insurance forms, and their endorsements, drafted in clear language:

- Q.P.F. no. 1 – Owners’ Form
- Q.P.F. no. 5 – Complementary Insurance for Damage to Insured Vehicle Form (Replacement Insurance)
- Endorsement forms related to both automobile insurance forms

Main amendments

The main amendments were made to the structure of the forms and the use of clear language intended for consumers in such a way as to reflect as closely as possible the content of the policies and endorsements currently in force.

The structure of forms Q.P.F. no. 1 and no. 5 has been completely revised so that information about coverages, exclusions as well as the obligations of insured persons and insurers are now contained in sections under clearer headings. As well, a table of contents and an introductory section have been added to the insurance policy forms to make them easier to understand.

With respect to the endorsements, they have been amended to take into account the revised structure of the forms and the adoption of any new terms.

The AMF believes that this revision will make the forms easier to read and help consumers and other industry stakeholders better understand the forms, particularly with respect to claims settlements.

Effective date and implementation of new forms

The new policy forms must be used by all automobile insurers as of **March 1, 2014**.

As for any contracts that were sent to insureds prior to March 1, 2014 and are in force as of such date, insurers will be required to give these contracts the scope contemplated in the revised forms.

In the event the new, revised forms are not sent to insureds after March 1, 2014, insurers may not reduce any applicable commitments to the insured or increase any applicable obligations of the insured.

The new forms and their endorsements are available on the AMF website at www.lautorite.qc.ca, under Professionals/Insurance and financial planning/Automobile insurance/AMF approved forms.

Additional information

Additional information is available from:

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