

Notice regarding the coming into force on April 23, 2020 of amendments to automobile insurance endorsement forms Q.E.F. No. 9 and Q.E.F. No. 4-9

(section 71 of the *Insurers Act*)

Under section 71 of the *Insurers Act*,¹ the form and terms of insurance policies relating to the ownership or use of motor vehicles must be approved by the Autorité des marchés financiers (the “Authority” or the “AMF”). The same is true for any riders (“endorsements”) that may be attached to those policies.

The following endorsements have been amended to remedy a practice observed in the industry of automatically including them in all Q.P.F. No. 1 or Q.P.F. No. 4 insurance contracts to exclude marine risk for off-highway vehicles such as all-terrain vehicles (ATVs) or snowmobiles:

- *Q.E.F. No. 9 – Marine risk exclusion for amphibious vehicles*
- *Q.E.F. No. 4-9 – Marine risk exclusion for amphibious vehicles.*

These endorsements have been amended to clarify what the AMF means by an amphibious vehicle.

The revised automobile insurance forms must be used by all insurers as of **April 23, 2020**.

Insurers who have given previous versions of these forms to insureds must give to those forms the same scope as the revised forms. Insurers therefore may not set up against the insureds a reduction of liability resulting from a previous version of the form that is incompatible with the revised forms.

The forms are available on the AMF website at www.lautorite.qc.ca under Professionals/Insurers/Automobile insurance/AMF approved forms.

Additional Information

Additional information may be obtained from the AMF Information Centre at:

Québec City: 418-525-0337

Montréal: 514-395-0337

Toll-free: 1-877-395-0337

www.lautorite.qc.ca

January 23, 2020

¹ CQLR, c. A-32.1.