Notice relating to the publication of new versions of the automobile insurance policy forms *Q.P.F. No. 1 – Insurance for owners of a vehicle* and *Q.P.F. No. 4 – Insurance for garage businesses and other businesses given custody of vehicles*
(Section 71 of the *Insurers Act*, CQLR, c. A-32.1)

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

In recent years, the AMF has carried out in an in-depth review of the following automobile insurance policy forms:

- Q.P.F. No. 1 – Insurance for owners of a vehicle;
- Q.P.F. No. 4 – Insurance for garage businesses and other businesses given custody of vehicles.

The new versions of the policy forms are the result of a major review carried out in close collaboration with the Groupement des assureurs automobiles and industry representatives.

Main objectives of the review

This major review of the policy forms was conducted with consumer protection as its guiding principle. In light of this, the purpose of the review was, specifically, to:

- Remedy the interpretation and application issues observed over the years;

- Update the policy forms in order to better address changes observed in the automobile insurance market and reflect legislative developments;

- Further simplify the language of the policy forms in order to facilitate consumer understanding.

The AMF is of the opinion that this review will improve the experience of consumers and automobile insurance industry stakeholders.

Main changes to the Q.P.F. No. 1 and Q.P.F. No. 4 policy forms

- The structure of the policy forms has been thoroughly reviewed to group the insurance protections, exclusions, and obligations of insureds and insurers, and give them clearer headings.

Enhancement of protections

- Easing of the conditions applicable to the automatic 14-day protection for vehicles of which the named insured has recently become the owner;

- Improvement of Protection B applicable to temporary replacement vehicles;

- Extension of Protection A for named drivers when they drive or use a vehicle of which the named insured is not the owner.

Coherence and clarity

To facilitate reading and locating information:

- A specific section now clearly summarizes the protections provided for trailers not specified in the declarations;

- Addition of a specific section covering the protections provided for vehicles not specified in the declarations. The applicable conditions for these vehicles to be considered insured vehicles are now indicated in this section instead of in the vehicles' definitions.

Removed provisions

Certain provisions were removed because they were obsolete, while others were removed to better address evolving insurance market conditions, simplifying the application of the policy forms and ensuring greater consistency in claims processing. For example:

- The clause pertaining to arbitration in the event of disagreement between the insured and the insurer was removed because it was rarely used by consumers. This clause was rendered unnecessary in practice because of the legislative changes made in recent years to complaint processing and dispute resolution. These changes include the authority conferred on the AMF to review the complaint records sent to it and, with the consent of the parties, to act as a conciliator or mediator.

Effective date

To enable insurers to complete their implementation work, the new versions of the policy forms and endorsements are expected to come into effect twelve (12) months following their publication in French and English on the AMF website. Details concerning their effective date will be published in the Bulletin and on the AMF website.

The new versions of the forms *Q.P.F. No. 1 - Insurance for owners of a vehicle* and *Q.P.F. No. 4 - Insurance for garage businesses and other businesses given custody of vehicles* will be available on the AMF website, at www.lautorite.qc.ca, in the "Professionals – Insurers" section, under "Automobile insurance."

The English versions of these policy forms will be available on the AMF website in the coming weeks.

The new versions of the endorsement forms related to these policies will be published in the coming months.

Additionally, to support the automobile insurance industry and consumers during the implementation of this major revision, various tools will be made available, in the coming months, on the AMF website, including:

- Tables explaining the changes made (cross-reference tables)
- Information and training sessions (webinars)
- Updating of the AMF website sections on automobile insurance, both the section for professionals and the section for consumers

Further information

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

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Québec City: 418-525-0337
Montréal: 514-395-0337
Toll-free: 1-877-395-0337
www.lautorite.qc.ca

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