

## **Notice regarding the coming into force on March 19, 2015 of six new automobile insurance endorsement forms**

Under section 422 of *An Act respecting insurance*, CQLR, c. A-32, the *Autorité des marchés financiers* (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.

To address the needs expressed by several insurers and reflect changing practices, the Authority is publishing the following six new automobile insurance endorsements:

- Q.E.F. No. 20b – *Travel expenses and Loss of Income (Section B)*
- Q.E.F. No. 20c – *Travel expenses and Loss of Income (broad form) (Section B)*
- Q.E.F. No. 4-20b – *Loss of use and Loss of Income Endorsement*
- Q.E.F. No. 4-20c – *Loss of use and Loss of Income Endorsement (Broad Form)*
- Q.E.F. No. 4-28b – *Change in coverage on aerodrome premises*
- Q.E.F. No. 6-28b – *Change in coverage on aerodrome premises*

Endorsements Q.E.F. No. 20b, 20c, 4-20b and 4-20c extend the coverage available under endorsements Q.E.F. No. 20, 20a, 4-20 and 4-20a in order to provide coverage for expenses related to the loss of income if the insured is no longer able to use his vehicle due to a covered loss and he cannot obtain a temporary replacement vehicle that can serve the same purpose or that is equipped with the same necessary specialized equipment and accessories as those of his vehicle.

Endorsements Q.E.F. No. 4-28b and 6-28b will allow insurers to reduce or replace the amount of insurance under Section A of *Q.P.F. No. 4 - Garage Form and Endorsements* and *Q.P.F. No. 6 - Non-owned Form and Endorsements* so as to reduce the risk incurred when insured vehicles are on the premises of an aerodrome. Insurers must however comply with the minimum required amounts set out under automobile insurance laws.

These automobile insurance forms may be used by all insurers as of **March 19, 2015**.

The forms are available on the AMF website at [www.lautorite.qc.ca](http://www.lautorite.qc.ca) under Insurance and financial planning / Insurers / Automobile insurance / AMF approved forms.

### **Additional information**

Additional information is available from:

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