

Notice regarding the coming into force on April 1, 2018 of automobile insurance forms Q.P.F. no. 4 and its endorsements, drafted in clear language (Section 422 of An Act respecting insurance)

Under section 422 of *An Act respecting insurance*, CQLR, c. A-32, the *Autorité des marchés financiers* (the “AMF”) 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, drafted in clear language:

- Québec Automobile Insurance Policy forms (Q.P.F.) no. 4 – Garage Form;
- Endorsement forms related to Q.P.F. no. 4.

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. This work was necessary to ensure consistency with the Q.P.F. no. 1 Owners’ Form which took effect on March 1, 2014.

The structure of form Q.P.F. no. 4 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.

Effective date of new forms

The new policy forms must be used by all automobile insurers as of **April 1, 2018**.

As for any contracts that were sent to insureds prior to April 1, 2018 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 April 1, 2018, 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 – Individual or Business of financial sector/Insurers/Automobile insurance/AMF approved Forms.

Additional information

Additional information is available from:

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