Ontario Application for Automobile Insurance

Owner's Form (OAF 1)

This is your Application for Automobile Insurance.

- Check it carefully and notify your Broker/Agent of any errors or of any changes in the future.
- Retain this document for your Records.

Some of the terms used in this application are explained further below.

Insurance Company Broker/Agent

Insurance Coverages Applied For

Ontario motorists must have the following standard coverages: Liability, Accident Benefits, Uninsured Automobile and Direct Compensation – Property Damage. You may also purchase additional insurance for Loss or Damage to the automobile and Optional Increased Accident Benefits. This is a brief explanation of the insurance coverages available to you. For complete details consult your policy. Your Insurer will supply you with a copy of the policy if you request it.

Liability - Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile incident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and the cost of settling claims.

Accident Benefits - Your insurance company is obligated to explain details of Accident Benefits coverage to you.

Provides benefits that you and other insured persons may be entitled to receive if injured or killed in an automobile accident. These benefits include: income replacement for persons who have lost income; payments to non-earners who suffer complete inability to carry on a normal life; payment of care expenses to persons who cannot continue to act as a primary caregiver for a member of their household; payment of medical, rehabilitation and attendant care expenses; payment of certain other expenses; payment of funeral expenses; and payments to survivors of a person who is killed. You may also purchase optional benefits to increase the standard level of benefits provided in your policy.

The optional benefits your insurance company must offer are:

Increased Income Replacement - The standard level of income replacement provided in the policy (\$400 per week maximum) may be increased by purchasing optional coverage so that the weekly limit is up to \$600, \$800 or \$1,000. All income replacement benefits are based on 70% of your gross weekly income.

Increased Medical, Rehabilitation and Attendant Care - The standard benefit pays up to \$65,000 for medical, rehabilitation and attendant care expenses with a 5 year time limit in most cases. If catastrophically impaired, the standard benefit pays up to \$1,000,000 for medical, rehabilitation and attendant care expenses. You may purchase an optional medical, rehabilitation and attendant care benefit of \$130,000 or \$1,000,000.

Additional Catastrophic Impairment - You may purchase an optional catastrophic impairment benefit of an additional \$1,000,000 added to the standard medical, rehabilitation and attendant care benefit or the optional increased medical, rehabilitation and attendant care benefit or the optional increased medical, rehabilitation and attendant care benefit.

Caregiver Benefit, Housekeeping and Home Maintenance Expenses - The standard benefit for caregiver benefit, housekeeping and home maintenance expenses is available only for a person who is catastrophically impaired. You may purchase an optional benefit to provide these coverages for other impairments.

Death and Funeral - The standard level of death benefits paid to the surviving spouse and dependant of a person who is killed (\$25,000 to a surviving spouse and \$10,000 to each surviving dependant) may be doubled by purchasing this optional coverage. This coverage also increases the standard funeral expense benefit from \$6,000 to \$8,000.

Dependant Care - There is no standard dependant care benefit. You may purchase an optional benefit to receive weekly dependant care expenses of \$75 for the first dependant, and \$25 for each additional dependant, up to \$150 per week, for employed persons not receiving a weekly caregiver benefit. **Indexation Benefit** - This optional coverage will ensure that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.

Uninsured Automobile

Provides coverage if you or other insured persons are injured or killed by an uninsured motorist or by an unidentified (e.g. hit-and-run) driver. It also covers damage to your automobile and its contents caused by an identified, uninsured motorist, subject to a \$300 deductible.

Direct Compensation - Property Damage

Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called Direct Compensation because you will collect from us, your insurance company, even though you are not at fault for the accident. There may be a deductible amount, and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.

Loss or Damage

Provides a selection of optional coverages for your own automobile. Payments cover direct and accidental loss of, or damage to, a described automobile and its equipment. There is usually a deductible amount indicated for each coverage and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium. There are four types of coverages:

Specified Perils: Covers the described automobile against loss or damage caused by certain specific perils. They are: fire; theft or attempted theft; lightning, windstorm, hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, derailment or collision of any kind of transport in, or upon which, the described automobile is being transported.

Comprehensive: Covers a described automobile against loss or damage other than those covered by Collision or Upset, including perils listed under Specified Perils, falling or flying objects, missiles and vandalism.

Collision or Upset: Covers damage when a described automobile is involved in a collision with another object or tips over.

All Perils: Combines the Collision or Upset and Comprehensive coverages.

For purposes of the Insurance Companies Act (Canada), this document was issued in the course of the insurance company's insurance business in Canada.

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9	Remarks - Use th	is space if you have furth	er details				
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10	Method of Payme	ent					
Type of	Payment Plan	Estimated Policy Premium**	Тах	Interest		Total Estimated Cost	
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shown	on your Certificate of Aut	omobile Insurance that will not be	refunded.		e applicant	cancels it, there may be a minimum	premium
11	Declaration of Ap	pplicant – Read this section	on carefully before you si	gn.			
l unde	rstand that to qualify for a	a driver's licence, drivers:					
	 must not suffer from a licensed for; 	ny mental, emotional, nervous or phy	ysical disability that significantly inte	rferes with the driver's	s ability to sa	fely drive an automobile of the class th	ey are
		to alcohol or a drug to the extent that					aafalu driva
	an automobile.	y or i ransportation immediately if the	e driver becomes physically or meni	ally disabled to the ex	ttent that it m	ight interfere with the driver's ability to	safely drive
To the	best of my knowledge,all liste	ed drivers are qualified to drive and h	old a valid driver's licence,				
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	urer may require my autom	obile to be inspected. If I do not co-o e cancelled, and any claims under th		ements to inspect my a	automobile, I	understand my optional loss or damag	е
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dis	sclose in the application a	iny fact required to be stated there	ein; or	to the prejudice of t	ne insurer, c	or (ii) knowingly misrepresents or fa	iis to
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Warnii	ng – Offences						
benefi	t under contract of insura		Insurer of a material change in o	ircumstances withir	n 14 days, in	ection with the person's entitlement connection with such entitlement. T bsequent conviction.	
	offence under the federa nviction, by a maximum of		wingly make or use a false docur	nent with the intent i	t be acted o	on as genuine and the offence is pun	ishable,
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