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For more information concerning the history of these regulations, please see the [Table of Regulations](#).

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CHAPTER I-4

INSURANCE ACT

PROHIBITED UNDERWRITING PRACTICES REGULATIONS

Pursuant to section 219.2 of the *Insurance Act* R.S.P.E.I. 1988, Cap. I-4, Council made the following regulations:

1. In these regulations
 - (a) “antique vehicle” means a motor vehicle that
 - (i) is at least thirty years old or is a recognized classic, and
 - (ii) has been restored to its original condition;
 - (b) “reconstructed vehicle” means a reconstructed vehicle as defined in the *Highway Traffic Act*. (EC697/03)
2. This regulation applies to contracts of insurance in the form approved by the Superintendent under subsection 216(9) of the Act. (EC697/03)
3. The prohibited grounds prescribed for the purposes of section 219.1 of the Act are the following:
 - (a) the age of the applicant or another person who would be an insured person under the contract;
 - (b) the age of the vehicle that would be insured by the contract, unless the vehicle:
 - (i) is an antique vehicle,
 - (ii) is a reconstructed vehicle, or
 - (iii) has been modified for enhanced performance;
 - (c) whether the applicant or another person who would be an insured person under the contract is or has been insured by the Facility Association;
 - (d) whether the applicant or another person who would be an insured person under the contract was declined insurance or refused a renewal of insurance by an insurer;
 - (e) whether the applicant or another person who would be an insured person under the contract has claimed in the past under a policy of automobile insurance, as a result of accidents for which the applicant or that person was not at fault;
 - (f) whether the applicant or another person who would be an insured person under the contract has failed to make one payment to an insurer, other than the first payment of a periodic payment plan, if the missed payment is the only payment missed under a policy of automobile insurance in the past 24 months, and if the missed

payment was made within 30 days of the date on which it was originally due;

(g) whether the applicant or another person who would be an insured person under the contract has a lapse in coverage under a contract of automobile insurance, for a period of no more than 12 months, unless that lapse resulted, directly or indirectly, from

(i) the termination of a policy of automobile insurance, as a result of a failure to pay premiums due under the contract, or

(ii) the suspension of the person's driver's licence for an offence related to the use or operation of an automobile. (EC697/03)