



Justice and
Public Safety

Justice et
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BULLETIN

APPROVAL: ELECTRONIC PROOF OF AUTOMOBILE INSURANCE (EPAI)

DATE: DECEMBER 16, 2020

Section 216 of the *Insurance Act* stipulates that the evidence of automobile insurance must be in a form approved by the Superintendent. The Superintendent of Insurance for Prince Edward Island is approving the use of EPAI in the province, effective immediately. Insurers and their agents providing EPAI must comply with the requirements outlined below in this Bulletin. The following requirements are intended to address identified potential issues including privacy and liability:

- Abide by all applicable federal and provincial legislation including the *Personal Information Protection and Electronic Documents Act*, the *Freedom of Information and Protection of Privacy Act*, The *Electronic Commerce Act* and Canada's anti-spam legislation.
- Do not issue EPAI to any client who has not provided proper consent.
- Continue to issue the current approved paper card to all clients, regardless of whether they have consented to EPAI. This requirement will be reviewed periodically.
- Deliver EPAI with a pink background in a format that mirrors the current paper card and includes the same detailed wording verbatim as the paper card.
- Deliver EPAI as a product which can be stored in a secure manner on the device and which includes password protected "lock screen" capability.
- Instruct clients on how to produce the EPAI on their device as well as any other capabilities the product may have.
- Provide timely technical support to EPAI recipients and timely access to direct confirmation of their automobile insurance status should their EPAI be unavailable.
- Prior to acceptance of EPAI, advise clients that:
 - they shall assume any and all risks of damage to the device when handled by a third party;
 - an absence of internet service or loss of power by their device may limit their availability and accessibility of EPAI on demand; and
 - if they are travelling outside the province they may be required to produce the current paper card.
- Ensure the EPAI product includes emailing capability.

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