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BULLETIN

PRINCE EDWARD ISLAND STANDARD AUTOMOBILE INSURANCE POLICY FORM TRANSPORTATION NETWORK COMPANY PE – S.P.F. No. 9

Date: December 1, 2020

A. PURPOSE

The purpose of this Bulletin is to provide information about a new standard automobile insurance policy form, the Prince Edward Island Standard Automobile Form – Transportation Network PE - S.P.F. No. 9 (“SPF9”), approved for use in Prince Edward Island effective November 1, 2020. The SPF9 provides automobile insurance for Transportation Network Companies (“TNC”) as defined in the policy, and their authorized TNC drivers. The SPF9 is approved pursuant to section 216 of the Prince Edward Island *Insurance Act* (“Act”).

B. COVERAGE SUMMARY

Use period of the vehicle	SPF9 policy coverages	Report claim to
Period 0: Personal use; driver is not logged onto a TNC network for the purpose of providing transportation services.	None	Only driver’s own insurer

<p>Period 1: Driver has logged onto a TNC network for the purpose of providing transportation services but has not accepted a ride request.</p>	<ul style="list-style-type: none"> • A minimum of \$ 1,000,000 third party liability. This coverage is contingent on driver's own insurer denying coverage for an accident occurring during this Period. • Direct Compensation Property Damage coverage under section 254.3 of the Insurance Act. This coverage is contingent on driver's own insurer denying coverage for an accident occurring during this Period. • Accident benefits coverage under sections 247.1 of the Insurance Act. • Uninsured Automobile Coverage under section 245(2) of the Insurance Act. 	<p>Both TNC insurer and driver's own insurer.</p> <p>Note: Under period 1, the SPF9 does not provide physical damage coverage (e.g. collision). If the driver wishes to secure this coverage during period 1 under their own policy, they should obtain written confirmation from their insurer as to whether they are covered. Their insurer may decline the coverage or confirm the coverage, in such case they may require that you purchase the PE-SEF 1-45 endorsement.</p>
<p>Period 2: Driver has accepted a ride request and is en route to pick up passenger(s).</p>	<ul style="list-style-type: none"> • A minimum of \$2,000,000 Third party liability coverage. • Direct Compensation Property Damage coverage under sections 254.3 of the insurance Act. • Accident benefits coverage under section 247.1 of the Insurance Act. • Uninsured Automobile Coverage under section 245(2) of the Insurance Act. • Optional physical damage coverage (e.g. collision). 	<p>TNC insurer.</p> <p>Note: if optional physical damage coverage has been purchased by the TNC, coverage for driver's vehicle is contingent on driver carrying coverage on their owner's policy (SPF1).</p>
<p>Period 3: Passenger(s) are in the vehicle, being transported, and ending when the last passenger departs from the vehicle.</p>	<ul style="list-style-type: none"> • A minimum of \$2,000,000 Third party liability coverage. • Direct Compensation Property Damage coverage under section 254.3 of the Insurance Act. • Accident benefits coverage under section 247.1 of the Insurance Act. 	<p>TNC insurer.</p> <p>Note: if optional physical damage coverage has been purchased by the TNC, coverage for</p>

	<ul style="list-style-type: none"> • Uninsured Automobile Coverage under section 245(2) of the Insurance Act. • Optional physical damage coverage (e.g. collision). 	<p>driver's vehicle is contingent on driver carrying coverage on their owner's policy (SPF1).</p>
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C. INFORMATION FOR CONSUMERS USING TNC SERVICES

The SPF9 only provides insurance coverage for rides that have been booked electronically using the TNC application. It provides no insurance coverage when passengers have street-hailed a ride.

Even though the SPF9 is approved for use in Prince Edward Island, it does not mean that a TNC has actually purchased this policy. Before using the services of a particular TNC, be sure to confirm that the TNC and its drivers have appropriate insurance. There are various places you can confirm this information:

- Check whether the TNC is properly licenced and in compliance with any provincial and/or municipal requirements which may exist. This can include a requirement that the TNC and their drivers carry specified minimum amount of insurance coverage. You may wish to ask for proof that they have the appropriate coverage.
- The Superintendent of Insurance asks that TNCs ensure their SPF9 is available for public viewing on their website.
- An insurance company that issues the SPF9 must ensure that a TNC Insurance Information Form is provided to all drivers. You may ask the driver to show you this form, which is permitted to be displayed electronically. For more information on this form, please see section G of this bulletin.
- In addition, the TNC may provide a copy of its automobile insurance policy to its authorized drivers, via the driver's smartphone application, for review by passengers.

D. INFORMATION FOR TNC DRIVERS

The TNC's SPF9, does not cover you while carrying street-hailed passengers or if you are transporting cargo. You are only covered for periods when you are using your vehicle for TNC operations as defined in the SPF9. Please note in the chart in section B above, coverages may vary in Periods 1 through 3. In particular, drivers should consult with both the TNC and their own insurer with respect to whether they have physical damage coverage during these periods.

DO NOT assume that your own personal automobile insurance policy will automatically cover you when the SPF9 does not. You are contractually obligated to notify your personal insurance company that you are a TNC driver. Your personal insurance company may decide to charge an additional premium and continue insuring you, or as is permitted, decide to terminate your policy.

If your insurer chooses to continue coverage an endorsement PE-SEF No.1- 45 may be added to your policy. You should also discuss physical damage coverage with both the TNC and your own insurer while driving for a TNC.

Please note that your TNC should provide you with proof of insurance coverage by the TNC's insurer (see G). Also note, that the TNC Insurance Information Form is not intended to replace the driver's own pink card: each driver should also have available a pink card for the vehicle's owner's policy.

E. INFORMATION FOR TNCs

The SPF9 is designed to provide coverage only during the time a vehicle is used as a TNC automobile. It can also provide coverage for physical damage to TNC vehicles if the vehicle carries physical damage under their personal policy and should a TNC choose to purchase it. Insurers are not obligated to offer the SPF9; however, if they do, they are expected to meet the minimums set out in this bulletin.

Because there are coverage limitations, you should communicate these limitations to your TNC drivers (for example, limitations on liability and physical damage coverage), so they may take steps to ensure they have arranged insurance for the period when the coverage limitations apply (see B).

TNC's should make a copy of the SPF9 available on their website for public view and provide drivers with a copy of the SPF9 TNC Insurance Information Form (see G).

F. INFORMATION FOR INSURANCE COMPANIES AND INSURANCE BROKERS

In a claims coverage investigation or for underwriting purposes, it is expected that the TNC's insurer and all other insurers involved will cooperate to facilitate the exchange of information, including the dates, times and circumstances of an accident involving a TNC driver, and the precise times that the TNC driver logged in and logged out of the TNC's digital platform.

The SPF9 is now available for use in Prince Edward Island to facilitate the insurance of a TNC and their drivers. There is also an approved standard application form and a certificate of automobile of insurance to be used in conjunction with the SPF9. Fleet rating programs may be used with the SPF9. Insurers should contact the Island Regulatory and Appeals Commission to determine if they need approval for premiums associated with this policy form.

In addition to the above noted forms the following standard endorsement forms are approved for use with the PE SPF9:

1. SEF#44 Family Protection Endorsement
2. SEF#23a Mortgage endorsement
3. SEF#21a & 21b Blanket basis fleet endorsements
4. SEF#13C Deletion of Glass Endorsement
5. SEF#20 Loss of use
6. SEF#43R&L Limited waiver of depreciation

All forms noted above, including the PE-SEF No.1- 45, are available directly through Informco Inc. You may reach Informco at 461-285-1700 or KSingh@informco.com .

G. TNC INSURANCE INFORMATION FORM

The Superintendent of Insurance has stipulated the minimum information which insurers must provide to drivers in the SPF9 TNC Insurance Information Form (see TNC Form below). The TNC Form is permitted to be in electronic or paper form.

The driver is expected to provide this form to all peace officers, claimants and potential claimants for all accidents occurring during Periods 1, 2, and 3. Because the personal automobile insurance of TNC drivers provides coverage when TNC drivers are not using their vehicles for TNC operations, drivers are advised to also have their personal automobile insurance pink card readily available.

REGULATORY CONTACT

If you have any questions about this Bulletin, please contact Robert Bradley at 902-368 6478 or rabadley@gov.pe.ca .

Robert A. Bradley, CPA, CA
Superintendent of Insurance

**Prince Edward Island PE – S.P.F. No. 9
TNC Insurance Information Form**

Name of Insured:

Name of Insured driver:

Name of Insurer:

Insurer address:

Policy #: _____

Effective date: _____

DD MM YYYY

Expiration date: _____

DD MM YYYY

Authorized vehicle:

Year: _____

Make: _____

Model: _____

Licence Plate No.: _____

To report a claim directly to the Insurer:

By Phone: (_____) _____

By Email: _____

By regular mail:
