Extension of Termination Notice Period (Other than for Misrepresentation) Endorsement

AB-S.E.F. No. 45(B)



AB-S.E.F. No. 45(B) EXTENSION OF TERMINATION NOTICE PERIOD (OTHER THAN FOR MISREPRESENTATION) ENDORSEMENT

(NOT FOR USE IN RESPECT TO PRIVATE PASSENGER AUTOMOBILES)

Statutory Condition Termination 8(1)(a) governing automobile insurance contracts requires that when terminating an automobile insurance contract the Insurer must provide the Insured with 15 days' notice of termination by recorded mail or by providing 5 days' written notice of termination if personally delivered.

Statutory Condition Termination 8(4) stipulates that the recorded mail 15-day notice period starts to run on the day the recorded mail or notification of it is delivered to the Insured's postal address.

When the Insurer terminates the automobile insurance contract for any reason other than providing false or misleading information on an approved automobile insurance form, the Insurer will:

- If notice of termination is provided by recorded mail, in addition to the 15 days' notice of termination required by statute, provide the Insured with an additional days', such that the Insurer will provide a total of days' notice of termination starting to run on the day the recorded mail or notification of it is delivered to the Insured's postal address; and
- If notice of termination is personally delivered, in addition to the 5 days' notice of termination required by statute, provide the Insured with an additional days', such that the Insurer will provide a total of days' notice of termination.

This endorsement does not extend the notice of termination period(s) when the automobile insurance contract is terminated for providing false or misleading information on an approved automobile insurance form.

Except as otherwise provided in this endorsement all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

(03/2023)