



Draft Alberta Certificate of Automobile Insurance (Garage Form S.P.F. No. 4)

DRAFT

(01/2027)

DRAFT FORM – ALBERTA SUPERINTENDENT OF INSURANCE

ALBERTA CERTIFICATE OF AUTOMOBILE INSURANCE (GARAGE FORM S.P.F.4)				Policy No.:		
ITEM	INSURANCE COMPANY (INSURER):			Broker/Agent:	Policy Billing: <input type="checkbox"/> BROKER / AGENT BILL <input type="checkbox"/> COMPANY BILL <input type="checkbox"/> PAYMENT PLAN	
1.	Insured's Full Name(s) and Postal Address:			<p>THIS CERTIFICATE IS EVIDENCE OF A CONTRACT OF INSURANCE BETWEEN THE INSURED AND THE INSURER, SUBJECT IN ALL RESPECTS TO THE ALBERTA STANDARD AUTOMOBILE POLICY (GARAGE FORM S.P.F. No. 4) APPROVED BY THE SUPERINTENDENT OF INSURANCE.</p> <p>UPON REQUEST, THE INSURER WILL PROVIDE THE INSURED A COPY OF THE S.P.F. No. 4.</p> <p>IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM AND OF THE STATEMENTS CONTAINED IN THE APPLICATION FOR INSURANCE, THE CONTRACT PROVIDES INSURANCE AS MENTIONED IN ITEM 5 OF THIS CERTIFICATE FOR WHICH A PREMIUM IS SPECIFIED, AND NO OTHER.</p>		
	Business address (including county or district):					
	Location of other premises where business is conducted (show each building and lot separately)		Structure Type			
	(A)	Building	Lot			
	(B) (add rows as needed)					
2.	Policy Period - All times are local times at the applicant's postal address.	From: Date (Y/M/D)	Time:	<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	To: 12:01 a.m. on: Date (Y/M/D)	
3.	The automobiles in respect of which insurance is to be provided are those used in connection with the Applicant(s)' business of:					
4.	The basis of rating and calculation of the premium payable shall be in accordance with the Premium Computation Statement (AB-P.C.S. No. 1), if it is attached, otherwise the premium payable shall be as set out in this Alberta Certificate for Automobile Insurance (Garage Form S.P.F.4).					
5. Insuring Agreements		Perils		Limits and Amounts in Dollars		
Section A Third Party Liability		Legal Liability for bodily injury to or death of any person or damage to property of others not in the care, custody or control of the Applicant.		(EXCLUSIVE OF COSTS AND POST JUDGMENT INTEREST) FOR LOSS OR DAMAGE RESULTING FROM BODILY INJURY TO OR THE DEATH OF ONE OR MORE PERSONS AND FOR LOSS OR DAMAGE TO PROPERTY, REGARDLESS OF THE NUMBER OF CLAIMS ARISING FROM ANY ONE ACCIDENT.		
Section A.1 Direct Compensation For Property Damage		THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE if a deductible is specified for Direct Compensation for Property Damage				
Section B Accident Benefits		Payments for Death or Bodily Injury		As referenced in Section B of the Policy		
		Health Care and Related Expenses				
		Income Replacement and Other Monetary Benefits				
		Permanent Impairment Benefit				
		Death Benefits and Related Expenses				
		Uninsured Motorist Cover				
Section C Loss of or Damage to Owned Automobile(s)		Sub-section				
		1	Collision or Upset	Actual cash value at time of loss or damage not exceeding the actual cost to Insured	Sum payable by Insured in respect of each separate automobile	
		The Premium under subsection 2, 3 and 4 shall be computed on a:				
		<input type="checkbox"/> Monthly average basis, or				
		<input type="checkbox"/> Co-insurance basis, or				
		<input type="checkbox"/> Other				
THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE			Location as per Item 1	Subsections insured	*Limit of Liability	
		2	Comprehensive (Excluding collision or upset and open lot pilferage)	(A)	\$	
		3	Specified Perils (Excluding open lot pilferage)	(B)	\$	
		4	Specified Perils (Excluding theft)	(C)	\$	
		Sum payable by Insured in respect of each separate claim				
		\$				
*In respect of each automobile, the actual cash value at the time of loss or damage not exceeding the actual cost to the insured and subject to that limit for each automobile: (a) the amount of insurance stated in the monthly report, if any, or (b) the limit of insurance stated herein to be applicable to each specified location for loss or damage from any one occurrence at each specified location.						
Section E Legal Liability for Damage to a Customer's Automobile While in the Care, Custody or Control of the Insured		1	Collision or Upset	Limit of Liability (exclusive of costs and post judgment interest) any one customer's automobile	Amount deductible in respect of each separate occurrence	
THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE		2	Specified Perils (Excluding open lot pilferage)	Maximum number of Customers' Automobiles	Limit of Liability (exclusive of costs and post judgment interest) any one occurrence	
			(A)	\$		
			(B)	(add rows as needed)	\$	
Endorsements		Endorsement No.	Endorsement Name		Endorsement Premium	
		(add rows as needed)			\$	
					\$	
Minimum Retained Premium: \$				Total Estimated Policy Premium: \$		
The Total Estimated Policy Premium is subject to the Insurer's manual premium for the risk.						
Name and address of lienholder, mortgagee or assignee to whom, jointly with the applicant, loss, if any, under Sections A.1 or C is payable as their interests may appear:						

(01/2027)

DRAFT FORM – ALBERTA SUPERINTENDENT OF INSURANCE

The following is a brief explanation of the insurance outlined in Item 5 - Insuring Agreements of this certificate. The contract is contained only in the Policy.

POLICY SECTION A – THIRD PARTY LIABILITY

Provides coverage for legal responsibility to others arising from an automobile accident causing death or injury to persons or damage to their property.

POLICY SECTION A.1 – DIRECT COMPENSATION FOR PROPERTY DAMAGE

Provides coverage under certain conditions for damage to your automobile, to property that it is carrying and for loss of use arising from damage when another motorist is responsible. There may be a deductible.

POLICY SECTION B – ACCIDENT BENEFITS

PAYMENTS FOR DEATH OR BODILY INJURY: Provides coverage for health care and related expenses, income replacement and other monetary benefits, death benefits and related expenses, and permanent impairment benefits. Coverage is provided regardless of who is responsible for the accident.

UNINSURED MOTORIST: Allows the insured person to recover damages for bodily injury or death from the Insurer caused by an uninsured or unidentified motorist. The coverage essentially applies when an insured person is travelling in a Canadian or United States jurisdiction where no uninsured motorist fund exists.

POLICY SECTION C – LOSS OF OR DAMAGE TO OWNED AUTOMOBILE

This section of the Policy provides a selection of coverages for the policyholder's own automobile. There is usually a deductible amount indicated for each coverage and this amount is either paid by the policyholder toward the cost of repairs or is deducted from the loss settlement.

COLLISION OR UPSET Subsection 1: Covers damage caused by collision with another car, another object or by upset.

COMPREHENSIVE Subsection 2: Covers the automobile against loss of or damage caused other than by Collision or Upset. The coverage is not confined to specific hazards and is therefore broader in scope than the alternate coverage – Specified Perils (Subsections 3 and 4).

SPECIFIED PERILS Subsection 3: Covers the automobile against loss of or damage caused by certain specified perils. They are fire, lightning, theft or attempt thereof, windstorm, earthquake, hail, explosion, riot or civil commotion, falling or forced landing of aircraft or of parts thereof, rising water, or the stranding, sinking, burning or derailment of any railway car or watercraft in or upon which the automobile is being transported.

SPECIFIED PERILS EXCLUDING THEFT Subsection 4: Covers the automobile against loss of or damage caused by the same perils specified in Subsection 3, except theft or attempt thereof.

POLICY SECTION E – LEGAL LIABILITY FOR DAMAGE TO A CUSTOMER'S AUTOMOBILE WHILE IN THE CARE, CUSTODY OR CONTROL OF THE INSURED

Provides coverage for legal responsibility to customers for loss of or damage to a customer's automobile, including its equipment while attached thereto, in the care, custody or control of the insured. There may be a deductible associated with the coverage.

WARNING: THE AUTOMOBILE INSURANCE ACT PROVIDES THAT

If (a) an applicant for a contract (i) gives false particulars of the described automobile to be insured to the prejudice of the insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated in the application, (b) the insured contravenes a term of the contract or commits a fraud, or (c) the insured wilfully makes a false statement in respect of a claim under the contract, a claim by the insured is invalid and the right of the insured to recover indemnity is forfeited.

(01/2027)

DRAFT FORM – ALBERTA SUPERINTENDENT OF INSURANCE