

ALBERTA STANDARD

Drive Government Automobile Endorsement

AB-S.E.F. No. 3

DRAFT

(01/2027)

DRAFT FORM – ALBERTA SUPERINTENDENT OF INSURANCE



**AB-S.E.F. No. 3
DRIVE GOVERNMENT AUTOMOBILE ENDORSEMENT**

In consideration of the premium charged, as set out in the Policy (including this endorsement) or in the Certificate of Automobile Insurance, the Insurer will indemnify the Insured against the liability imposed by law upon the Insured or assumed by the Insured under any contract or agreement for loss or damage arising from the use, operation, care, custody, or control, of any automobile owned by the Government of Canada or owned by the government of a Canadian province or territory.

“Insured” as used in this endorsement includes:

- a) the Insured’s spouse/adult interdependent partner; and
- b) any other person who with the consent of the Insured drives the automobile.

This endorsement provides insurance for one or more of the coverages, for which a premium is charged, as stated below.

INSURING AGREEMENTS		PERILS	LIMITS AND AMOUNTS	PREMIUM
SECTION A THIRD PARTY LIABILITY		LEGAL LIABILITY FOR BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY	\$ (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 (DCPD)		DAMAGE ARISING FROM USE OR OPERATION IN ALBERTA OF ONE OR MORE OTHER AUTOMOBILES	THIS POLICY CONTAINS A PARTIAL PAYMENT OF RECOVERY CLAUSE FOR PROPERTY DAMAGE IF A DEDUCTIBLE IS SPECIFIED HERE \$ AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM	\$
SECTION B ACCIDENT BENEFITS	PAYMENTS FOR DEATH OR BODILY INJURY SUB-SEC.	HEALTH CARE AND RELATED EXPENSES	AS STATED/REFERENCED IN SECTION B OF THE POLICY	\$
		PAYMENTS FOR DEATH OR BODILY INJURY		\$
		INCOME REPLACEMENT AND OTHER MONETARY BENEFITS		\$
		PERMANENT IMPAIRMENT BENEFIT		\$
		DEATH BENEFITS AND RELATED EXPENSES		\$
		UNINSURED MOTORIST COVER		\$
SECTION C LOSS OF OR DAMAGE TO INSURED AUTOMOBILE	SUB-SEC. 1.	ALL PERILS	THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM EXCEPT FOR LOSS OR DAMAGE BY FIRE, LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE	\$
	2.	COLLISION OR UPSET		\$
	3.	COMPREHENSIVE (EXCLUDING COLLISION OR UPSET)		\$
	4.	SPECIFIED PERILS (EXCLUDING COLLISION OR UPSET)		\$
ENDORSEMENTS				
TOTAL PREMIUM				\$

Provided that:

- (1) The perils for which indemnity is provided by this endorsement for Section C – Loss of or Damage to Insured Automobile are the same perils as stated in Section C – Loss of or Damage to Insured Automobile of the Policy to which this endorsement is attached and are subject, where applicable, to the Additional Agreements of Insurer and Agreements of Insured under Section A of the Policy;
- (2) Not more than one automobile owned by the Government of Canada or owned by the government of a Canadian province or territory is in the care, custody or control of the Insured at any one time;
- (3) The Insurer shall not be liable under any subsection of Section C - Loss of or Damage to Insured Automobile of this endorsement for any amount in excess of \$..... for any one occurrence.
- (4) For Section A.1 - Direct Compensation for Property Damage the other automobile is not insured for Direct Compensation for Property Damage as a Described Automobile under another automobile insurance policy.

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