

ALBERTA STANDARD

Excess Care-First Coverage Endorsement

AB-S.E.F. No. 50

DRAFT

(01/2027)

[placeholder for standard approval language]

Classification: Public

Alberta

**AB-S.E.F. No. 50
EXCESS CARE-FIRST COVERAGE ENDORSEMENT**

In consideration of the premium charged, as set out in the Policy or in the Certificate of Automobile Insurance, the Insurer agrees to pay to, or with respect to, each insured individual described in this endorsement up to the amounts prescribed below, and with respect to the benefits identified below, pursuant to section 6 of the *Automobile Insurance Act*. The additional limits and amounts selected below are payable only when the underlying base coverage is payable under this or another motor vehicle liability policy, and the relevant underlying limit(s) are exceeded, where applicable.

Coverage is provided to the individuals described below:

- a) the named insured;
- b) a spouse or adult interdependent partner of the named insured;
- c) a dependant of the named insured.

For the purposes of this endorsement, "named insured" also includes an individual who is provided with an automobile owned by a corporation, unincorporated association, partnership, or a sole proprietorship for that individual's regular use.

Commented [DS1]: Included so that this endorsement may be offered to businesses that wish to purchase for employees/officers provided with company cars. Such persons' spouses, interdependent partners, and dependents would also be covered.

INSURING AGREEMENT	DIVISION	BENEFITS	LIMITS AND AMOUNTS	INSURED/NOT INSURED
SECTION B ACCIDENT BENEFITS SUBSECTION 1	Division 3 - Income Replacement and Other Monetary Benefits	INCOME REPLACEMENT BENEFIT	Up to an additional [select one] \$50,000 / \$100,000 / \$200,000	
		RETIREMENT INCOME BENEFIT	\$ _____ (must exceed \$200,000) added to maximum yearly insurable income	
	Division 2 - Health Care and Related Expenses	DAILY LIVING ASSISTANCE EXPENSES	The limits apply to any one or a combination of listed benefits in these Divisions 2 and 5: i. Up to an additional \$100,000/\$ _____ (must exceed \$100,000) for non-catastrophic injuries, or ii. Up to an additional \$250,000/\$ _____ (must exceed \$250,000) for catastrophic injuries	
		TRANSPORTATION, LODGING, OTHER EXPENSES		
		EXPENSES FOR CARE OF OTHER PERSON		
	EXPENSES RESPECTING FAMILY ENTERPRISE			
	Division 5 - Death Benefits and Related Expenses	FUNERAL AND INTERMENT EXPENSES		

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

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