ALBERTA STANDARD

Certificate of Automobile Insurance (Owner's Form S.P.F. No. 1)

ALBERTA CERTIFICATE OF AUTOMOBILE INSURANCE (OWNER'S FORM S.P.F.1)		Policy No.:
ITEM	INSURANCE COMPANY (INSURER):	Agent/Broker:
1.	INSURED'S FULL NAME(S) AND POSTAL ADDRESS:	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 (OWNER'S FORM S.P.F. No. 1) APPROVED BY THE SUPERINTENDENT OF INSURANCE. UPON REQUEST, THE INSURER WILL PROVIDE THE INSURED A COPY OF THE S.P.F. No. 1. 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 4 OF THIS CERTIFICATE FOR WHICH A PREMIUM IS SPECIFIED, AND NO OTHER.
2.	Policy Period - All times are local times at the Insured's postal address. | From: Date (Y/M/D) Time: ☐ a.m. ☐ p.m. | To: 12:01 a.m. on: Date (Y/M/D)	

3. PARTICULARS OF THE DESCRIBED AUTO-MOBILE(S)	VEH No.	MODEL YEAR	TRADE NAME	V.I.N. (SERIAL NUMBER)	MODEL OR C.C.	BODY TYPE	NO. OF CYLS	GVW (KG)
	1.							
	2.			(add rows as needed)				

	VEH No.	PURCHASED BY INSURED: YEAR	MONTH	NEW OR USED	PURCHASE PRICE TO INSURED (INCLUDING ACCESSORIES AND EQUIPMENT)	LIST PRICE NEW	NAME AND POSTAL ADDRESS OF LIENHOLDER, MORTGAGEE OR ASSIGNEE TO WHOM LOSS MAY BE JOINTLY PAYABLE
	1.						
	2.				(add rows as needed)		

4. INSURING AGREEMENTS		SECTION A THIRD PARTY LIABILITY	SECTION A.1 Direct Compensation for Property Damage	SECTION B ACCIDENT BENEFITS					SECTION C LOSS OF OR DAMAGE TO INSURED AUTOMOBILE(S) **THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE**				
PERILS		**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.	**THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE if a deductible is specified for Direct Compensation for Property Damage**	PAYMENTS FOR DEATH OR BODILY INJURY: HEALTH CARE AND RELATED EXPENSES	INCOME REPLACEMENT AND OTHER MONETARY BENEFITS	PERMANENT IMPAIRMENT BENEFIT	DEATH BENEFITS AND RELATED EXPENSES	UNINSURED MOTORIST COVER	1. ALL PERILS	2. COLLISION OR UPSET	3. COMPREHEN SIVE (EXCLUDING COLLISON OR UPSET)	4. SPECIFIED PERILS (EXCLUDING COLLISION OR UPSET)	
									AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM				
LIMITS AND AMOUNTS IN DOLLARS	VEH. No.		**AMOUNT DEDUCTIBLE**	AS REFERENCED IN SECTION B OF THE POLICY									
	1	$	$						$	$	$	$	
	2	$ (add rows as needed)	$						$	$	$	$	
PREMIUM IN DOLLARS	VEH. No.	BI PD											VEHICLE PREMIUM
	1	$ $	$	$	$	$	$	$	$	$	$	$	$
	2	$ $	$	$	$	$	$	$	$	$	$	$	$
	O.D.	$ $	$ (add rows as needed)	$	$	$	$	$	$	$	$	$	$

ENDORSE-MENT NUMBERS ATTACHING	VEH. No.	ENDORSEMENT No.	ENDORSEMENT NAME	ENDORSEMENT PREMIUM
				$
			(add rows as needed)	$

MINIMUM RETAINED PREMIUM	TOTAL POLICY PREMIUM
$	$

The following is a brief explanation of the insurance outlined in Item 4 - 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 benefit. 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 INSURED 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.

ALL PERILS Subsection 1: Combines the Collision and Comprehensive coverages.
COLLISION OR UPSET Subsection 2: Covers damage caused by Collision with another car, another object or by upset.
COMPREHENSIVE Subsection 3: Covers the automobile against loss 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 (Subsection 4).
SPECIFIED PERILS Subsection 4: Covers the automobile against loss or damage caused by certain specified perils. They are fire, theft, lightning, windstorm, hail, earthquake, explosion, riot, falling aircraft, rising water, or an accident to a vehicle or boat on which the automobile is being transported.

WARNING: THE AUTOMOBILE INSURANCE ACT PROVIDES THAT

Subject to subsection 2.08(4) of the *Automobile Insurance Act*, a claim by an insured is invalid and the right of the insured to recover indemnity is forfeited if (a) the insured, when applying 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.