



DCPD Deletion Endorsement

AB-S.E.F. No. 49(A)

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DCPD DELETION ENDORSEMENT

Warning: By signing this endorsement, you agree that where the Direct compensation for property damage (DCPD) section of the *Automobile Insurance Act* ("Act") applies to an accident, to the degree that you are NOT at fault for an accident, you will NOT be compensated by your Insurer for loss of or damage to the automobile, its equipment, and its contents, and for loss of use of the automobile, equipment and its contents. You will NOT be compensated even though you are NOT at fault. Also, you will NOT be compensated by anyone who is at fault for causing the damage or their insurance company.

NOT being compensated means you will NOT be paid for any loss or damage including repair costs, the value of the automobile, the loss of use of the automobile, a replacement for the automobile, and loss or damage to any of the automobile's contents.

By signing this endorsement, you, the Insured, agree and acknowledge:

1. In exchange for not being charged a premium for Section A.1 – Direct Compensation for Property Damage coverage, your insurance coverage under Section A.1 – Direct Compensation for Property Damage of the Policy is deleted entirely;
2. Under this endorsement, if the circumstances of the accident are such that section A.1 – Direct Compensation for Property Damage coverage would otherwise apply in respect of damages to the automobile, its equipment, or its contents, or for loss of use of the automobile, equipment and its contents, you have no right of action against any person or insurer pursuant to the wording of the DCPD section of the Act;
3. To the extent that the driver of an automobile to which this endorsement applies is NOT at fault for an accident, neither you nor any other interested party such as an owner, lessor, lienholder, mortgagee or assignee may claim under Section C – Subsection 1 -- All Perils or Subsection 2 -- Collision or Upset;
4. Neither you nor any other interested party such as an owner, lessor, lienholder, mortgagee or assignee may claim under the Policy as a result of the application of the DCPD section of the Act or any equivalent legislation in another jurisdiction where this Policy provides coverage;
5. This endorsement also deletes any Section A.1 – Direct Compensation for Property Damage coverage provided under any other endorsement(s) which are attached to the Policy; and
6. This endorsement is applicable to the following listed automobiles and their Temporary Substitute Automobiles as defined in the General Provisions, Definitions and Exclusions of the Policy:

Manufacturer/Make	Year	Model	Vehicle Identification Number
[add rows as needed]			

YOU MAY REINSTATE THIS INSURANCE PROTECTION ANY TIME DURING THE TERM OF THIS POLICY BY CONTACTING YOUR INSURANCE REPRESENTATIVE AND PAYING THE PREMIUM ADJUSTMENT REQUIRED.

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

Warning: If you lease or finance the automobile, you should not sign this form without consulting with the lease or financing company, because you may be personally responsible for its loss or damage.

Signature of Insured

Date

(01/2027)

APPROVED FORM – ALBERTA SUPERINTENDENT OF INSURANCE