

**BULLETIN NUMBER:** 04-2016

**TITLE:** ALBERTA STANDARD AUTOMOBILE INSURANCE POLICY FORM - TRANSPORTATION NETWORK S.P.F. No. 9

**DATE:** June 28, 2016

**A. PURPOSE**

The purpose of this Bulletin is to provide information about a new standard automobile insurance policy form named the Alberta Standard Automobile Form – Transportation Network S.P.F. No. 9 (“SPF9”) approved for use in Alberta effective July 1, 2016. The SPF9 provides automobile insurance for Transportation Network Companies (“TNC”), and their authorized TNC drivers. The SPF9 is approved pursuant to section 551(3) of the Alberta *Insurance Act* (“Act”) and is not an ‘owner’s policy’ as this term is defined in the Act. Accordingly, not all provisions of Subpart 2 – Automobile Insurance of the Act will apply to the SPF9. [A copy of the SPF9, including a declaration page and TNC Insurance Information Form, is available on our website.](#)

**B. COVERAGE SUMMARY**

Use period of the vehicle	SPF9 policy coverages	Report claim to
Period 0: Personal use; driver is not logged onto a TNC network for the purpose of providing transportation services.	None	Only driver’s own insurer

**Superintendent of Insurance**

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<p>Period 1: Driver has logged onto a TNC network for the purpose of providing transportation services but has not accepted a ride request.</p>	<ul style="list-style-type: none"> <li>• \$1,000,000 third party liability. This coverage is contingent on driver's own insurer denying coverage for an accident occurring during this Period.</li> <li>• Statutory accident benefits as provided for in the Automobile Accident Insurance Benefits Regulations.</li> <li>• No physical damage coverage (e.g. collision).</li> </ul>	<p>Both TNC insurer and driver's own insurer</p>
<p>Period 2: Driver has accepted a ride request and is en route to pick up passenger(s).</p>	<ul style="list-style-type: none"> <li>• Third party liability coverage.</li> <li>• Statutory accident benefits as provided for in the Automobile Accident Insurance Benefits Regulations.</li> <li>• Optional physical damage coverage (e.g. collision).</li> </ul>	<p>Only TNC insurer</p>
<p>Period 3: Passenger(s) are in the vehicle, being transported, and ending when the last passenger departs from the vehicle.</p>	<ul style="list-style-type: none"> <li>• Third party liability coverage.</li> <li>• Statutory accident benefits as provided for in the Automobile Accident Insurance Benefits Regulations.</li> <li>• Optional physical damage coverage (e.g. collision).</li> </ul>	<p>Only TNC insurer</p>

### C. INFORMATION FOR CONSUMERS USING TNC SERVICES

**The SPF9 only provides insurance coverage for rides that have been booked electronically using the TNC application. It provides no insurance coverage when passengers have street-hailed a ride.**

Even though the SPF9 is approved for use in Alberta, it does not mean that a TNC has actually purchased this policy. Before using the services of a particular TNC, be sure to confirm that the TNC and its drivers have appropriate insurance. There are various places you can confirm this information:

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- Check whether the TNC is properly licenced. In some municipalities, such as Edmonton and Calgary, a TNC and their driver must provide proof of appropriate automobile insurance to be licensed to operate in the municipality.
- Review a TNC's insurance policy on the TNC's website. The Superintendent of Insurance has asked TNCs to ensure their automobile insurance policy is made available for public viewing.
- An insurance company that issues the SPF9 must ensure that a TNC Insurance Information Form is provided to all drivers. You may ask the driver to show you this form, which is permitted to be displayed electronically. For more information on this form, please see section 'G' of this bulletin.
- In addition, the TNC may provide a copy of its automobile insurance policy to its authorized drivers, via the driver's smartphone application, for review by passengers.

#### **D. INFORMATION FOR TNC DRIVERS**

If the TNC you drive for has purchased the SPF9, you are not covered while carrying street-hailed passengers or if you are transporting cargo. You are only covered for periods when you are using your vehicle for TNC operations as defined in the SPF9. As described in the Coverage Summary chart found in section 'B' of this Bulletin, coverage is more restrictive during Period 1 when you are logged into a TNC network for the purpose of providing transportation services but have not yet accepted a ride request.

**DO NOT assume that your own personal automobile insurance policy will automatically cover you when the SPF9 does not.** You are contractually obligated to notify your personal insurance company that you are a TNC driver. Your personal insurance company may decide to charge an additional premium and continue insuring you, or, as is permitted, may decide to terminate your policy. To locate an insurance company who may accommodate you using your vehicle for TNC driving, please contact your insurance broker or agent.

#### **E. INFORMATION FOR TNCs**

The SPF9 is designed to provide coverage only during the time a vehicle is used as a TNC automobile. It also can provide coverage for physical damage to TNC vehicles, should the insurer offer it, and should a TNC choose to purchase it. To purchase the SPF9, please check with your insurance broker. Insurers are not obligated to offer the SPF9; however, if they do, they are expected to meet the minimums set out in the *Traffic Safety Act*, the *Insurance Act*, and their associated regulations. If you have purchased the SPF9, the Superintendent of Insurance expects that you will ensure a

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copy of your SPF9 is available for public view on your website. Because there are coverage limitations, be sure to communicate these limitations to your TNC drivers, so they may take steps to ensure they have arranged insurance for the period when the coverage limitations apply (see chart above). In a claims coverage investigation or for underwriting purposes, it is expected that a TNC and its insurer will cooperate with other insurers to facilitate the exchange of information, including the dates, times and circumstances of an accident involving a TNC driver and the precise times that the TNC driver logged in and was logged out of the TNC's digital platform. The SPF9 is not the only way to appropriately insure TNC automobiles, and depending on how the TNC is structured, other approved automobile insurance forms may be appropriate. Please discuss these with your insurance broker.

## **F. INFORMATION FOR INSURANCE COMPANIES AND INSURANCE BROKERS**

This SPF9 is now available for use in Alberta. There is also an approved standard application form (SAF9) for TNCs to use when applying for the SPF9. [The SAF9 can be found on our website.](#) Fleet rating programs may be used with the SPF9. Insurers should contact the Automobile Insurance Rate Board to determine if they need approval for premiums associated with this policy form. The SPF9 contingent coverage for Period 1 provides for \$1,000,000 third party liability coverage.

The following standard endorsement forms are approved for use with the SPF9:

1. SEF#44 Family Protection Endorsement
2. SEF#23a Mortgage endorsement
3. SEF#21a & 21b Blanket basis fleet endorsements
4. SEF#13D limited glass
5. SEF#13H hail deletion
6. SEF#20 loss of use
7. SEF#43R&L limited waiver of depreciation

In a claims coverage investigation, the Superintendent of Insurance expects a TNC insurer will cooperate with other insurers involved in the claims coverage investigation to facilitate the exchange of information, including the dates, times and circumstances of an accident involving a TNC driver and the precise times that the TNC driver was logged in and was logged out of the TNC's digital platform.

## **G. TNC INSURANCE INFORMATION FORM**

The SPF9 is not an 'owner's policy,' and as such the TNC insurer is not obligated to provide a Financial Responsibility Card (pink card). Instead, included on page two of the SPF9 (reproduced in Appendix 1 below), the Superintendent of Insurance has stipulated the minimum information which insurers must provide to insured TNC drivers either directly or through the TNC. This form is not intended to replace the driver's own pink card: each driver should have both a pink card for the vehicle owner's policy, and a TNC Insurance Information Form for the TNC policy. The SPF9 TNC Insurance Information Form is permitted to be in electronic or paper form. The driver is expected to provide this form to all claimants and potential claimants for all accidents occurring during Periods 1, 2, and 3. Because the personal automobile insurance of TNC drivers provides coverage when TNC drivers are not using their vehicles for TNC operations, in the event of an accident that occurs during such a period, TNC drivers must still produce their financial responsibility card to any peace officer, witnesses or anyone sustaining loss or injury.

If you have any questions about this Bulletin, please contact one of our compliance officers at 780-643-2237, or by email at [tbf.insurance@gov.ab.ca](mailto:tbf.insurance@gov.ab.ca).

[ORIGINAL SIGNED]

Ms. Nilam Jetha  
Superintendent of Insurance

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Appendix #1: TNC Insurance Information Form

Alberta SPF9 TNC Insurance Information Form

Name of insured: \_\_\_\_\_

Name of insured driver: \_\_\_\_\_

Name of Insurer: \_\_\_\_\_

Insurer Alberta address: \_\_\_\_\_

Policy #: \_\_\_\_\_

Effective date: \_\_\_\_\_

Expiration date: \_\_\_\_\_

Authorized vehicle year, make, model: \_\_\_\_\_

To report a claim directly to the insurer:

By Phone: \_\_\_\_\_

By Email: \_\_\_\_\_

By regular mail: \_\_\_\_\_