

**NEWFOUNDLAND AND LABRADOR  
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

**AN ORDER OF THE BOARD**

**NO. A.I. 16(2019)**

1 **IN THE MATTER OF** the *Automobile*  
2 *Insurance Act*, RSNL 1990, c. A-22,  
3 (the “*Act*”), as amended and regulations  
4 thereunder; and  
5

6 **IN THE MATTER OF** an application by  
7 TD Home and Auto Insurance Company  
8 for approval of changes to endorsements  
9 for its Private Passenger Automobiles,  
10 Motorcycles, Motorhomes, Trailers,  
11 Snowmobiles, and All-Terrain Vehicles  
12 classes of business.  
13  
14

15 **WHEREAS** on September 23, 2019 TD Home and Auto Insurance Company applied to the  
16 Board for approval to introduce, amend and remove endorsements as set out in Schedule A; and  
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18 **WHEREAS** the justification provided by TD Home and Auto Insurance Company for the  
19 proposed changes appears to be reasonable in the circumstances; and  
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21 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.  
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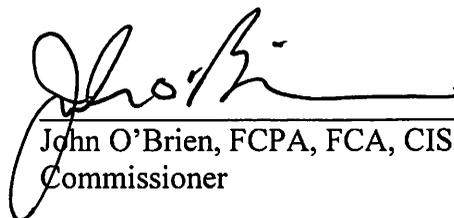
24 **IT IS THEREFORE ORDERED THAT:**  
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- 26 1. The proposal received on September 23, 2019 from TD Home and Auto Insurance Company  
27 for approval of changes to the endorsements, as set out in Schedule A, is approved to be  
28 effective no sooner than January 20, 2020 for new business and March 23, 2020 for renewals.

**DATED** at St. John's, Newfoundland and Labrador, this 31<sup>st</sup> day of October 2019.



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Darlene Whalen, P.Eng., FEC  
Chair and Chief Executive Officer



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John O'Brien, FCPA, FCA, CISA  
Commissioner



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Sara Kean  
Assistant Board Secretary

<i><b>Endorsement</b></i>	<i><b>General Description</b></i>
S.E.F. 2 Drive Other Automobiles (Named Person(s))	Provides for extension of policy coverage to person(s) named in the endorsement.
S.E.F. 4a Permission to Carry Explosives	Permits the writing of special limits for loss or damage resulting from the carrying of explosives.
NL-S.E.F. 8 Property Damage Reimbursement	Provides for the reimbursement of property damage loss amounts.
S.E.F. 9 Marine Use Excluded (Amphibious Vehicles)	Excludes the use of the automobile in or upon water or while being launched into or landed from water.
S.E.F. 13c Comprehensive Coverage – Deletion of Glass	Limits damage to glass to Specified Perils.
S.E.F. 16 Agreement For Suspension of Coverage	Provides for the suspension of coverage subject to a minimum number of days.
S.E.F. 17 Reinstatement of Coverage	Reinstates the coverages suspended by S.E.F. 16.
S.E.F. 19 Limitation of Amount	Limits coverage up to a specified maximum amount when the actual cash value is not comparable to the book value.
S.E.F. 19A Valued Automobile(s)	Enables the automobile to be insured against physical damage perils for a stated agreed value.
S.E.F. 20 Loss of Use	Extends loss of use to pay for a rental car or alternate transportation while the automobile is being repaired following a loss.
S.E.F. 23B Mortgage (Broad Form)	Provides parameters under which the lienholder or Mortgage interests shall not be invalidated.
S.E.F. 25 Alteration	Allows for amendments to policies.
NL-S.E.F. 27 Legal Liability For Damage to Non-Owned Automobiles	Provides coverage for damage to non-owned automobiles for person(s) named in the policy.
S.E.F. 28 Reduction of Coverage as Respects Operations by Named Person(s)	Reduces or eliminates and/or limits coverage while a named person is driving the insured vehicle.
S.E.F. 32 Recreational Vehicle	Provides coverage for underage or unlicensed drivers while the vehicle is being used off highways.

<i><b>Endorsement</b></i>	<i><b>General Description</b></i>
NL-S.E.F. 35 Emergency Service Expense	Provides coverage for towing and emergency expenses.
S.E.F. 37 Limitation to Automobile Sound and Electronic Communication Equipment	Limits the amount of insurance for aftermarket electronic equipment up to a specified value in the event of loss or damage by theft or attempted theft.
S.E.F. 38 Increased Limit, Automobile Sound and Electronic Communication Equipment	Provides coverage when the value for aftermarket electronic equipment exceeds that specified in S.E.F. 37.
S.E.F. 40 Fire and Theft Deductible	Amends the deductible for fire and theft of the entire automobile when specified coverages have been purchased.
NL-S.E.F. 43R Limited Waiver of Depreciation	Waives depreciation for loss or damage to the insured vehicle if the insured is the original owner of the automobile.
NL-S.E.F. 43R (L) Limited Waiver of Depreciation (Specified Lessee)	Waives depreciation for loss or damage to the insured vehicle if the insured is the original lessor of the automobile.
Accident Forgiveness	Maintains a policyholder's renewal premium following an at-fault accident.
5-Year Replacement Cost Solution	Provides for the replacement of automobiles and parts.
C.A.E. 1 Agreement for Suspension of Coverage	Provides for the suspension of coverage subject to a minimum number of days.
C.A.E. 2 Reinstatement of Coverage	Reinstates the coverages suspended by C.A.E. 1.
Grand Touring Solution for Motorhomes and Trailers	Includes other endorsements as a bundle.
Grand Touring Solution for PPA	Includes other endorsements as a bundle.