

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

AN ORDER OF THE BOARD

NO. A.I. 22(2018)

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

6 **IN THE MATTER OF** an application by
7 Novex Insurance Company for approval
8 of changes to endorsements for its Private
9 Passenger Automobiles class of business.
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12 **WHEREAS** on June 4, 2018 Novex Insurance Company (“Novex”) applied to the Board for
13 approval of changes to its Responsible Driver Guarantee endorsement and its Optional Package of
14 S.E.F. 20, S.E.F. 27 and S.E.F. 43R/43R(L); and
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16 **WHEREAS** the Responsible Driver Guarantee is an optional endorsement which protects the
17 driving record of the principal operator of the insured vehicle from the consequences of the first
18 chargeable at-fault accident with the vehicle; and
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20 **WHEREAS** the Optional Package includes (i) S.E.F. 20, the standard Loss of Use Endorsement;
21 (ii) S.E.F. 27, the standard Legal Liability for Damage to Non-Owned Automobiles Endorsement;
22 and (iii) S.E.F. 43R/43R(L), the standard Limited Waiver of Depreciation Endorsement; and
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24 **WHEREAS** the Board is satisfied that the proposed rates are not too high in the circumstances.
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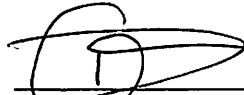
27 **IT IS THEREFORE ORDERED THAT:**
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- 29 1. The proposal received June 4, 2018 from Novex Insurance Company for approval of changes
30 to its Responsible Driver Guarantee endorsement and to its Optional Package of S.E.F. 20,
31 S.E.F. 27 and S.E.F. 43R/43R(L) for its Private Passenger Automobiles class of business is
32 approved to be effective no sooner than September 1, 2018 for new business and October 1,
33 2018 for renewals.

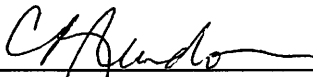
DATED at St. John's, Newfoundland and Labrador, this 22nd day of June, 2018.



Darlene Whalen, P. Eng.
Chair & CEO



Dwanda Newman, LL.B.
Vice-Chair



Cheryl Blundon
Board Secretary