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BULLETIN

NOVA SCOTIA STANDARD AUTOMOBILE INSURANCE POLICY FORM TRANSPORTATION NETWORK COMPANY NS - S.P.F. No. 9

DATE: November 1, 2020

With the arrival of ride sharing and car sharing companies in Nova Scotia, insurance companies and the Superintendent’s Office have developed products to address the insurance coverage gap when vehicles are used in a ride sharing or car sharing situation. Should you participate in the sharing economy, this is something that as a consumer or user you should discuss with your insurance broker or company.

A Transportation Network Company (TNC) connects passengers with TNC drivers to provide pre-arranged transportation services for compensation, exclusively through a transportation network.

A. PURPOSE

The purpose of this Bulletin is to provide information about a new standard automobile insurance policy form named the Nova Scotia Standard Automobile Form – Transportation Network NS - S.P.F. No. 9 (“SPF9”) approved for use in Nova Scotia effective November 1,2020. The SPF9 provides automobile insurance for (“TNC”), and their authorized TNC drivers. The SPF9 is approved pursuant to section 108 of the Nova Scotia Insurance Act (“Act”).

B. COVERAGE SUMMARY

Use period of the vehicle	SPF9 policy coverage	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

<p>Period 1</p> <p>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"> • Minimum \$1,000,000 third party liability coverage. This coverage is contingent on driver's own insurer denying coverage for an accident occurring during this Period. • Direct Compensation Property Damage coverage under section 138A of the Insurance Act. This coverage is contingent on driver's own insurer denying coverage for an accident occurring during this Period. • Accident benefits coverage under section 140 of the Insurance Act. • Uninsured Automobile Coverage under section 139 of the Insurance Act. 	<p>Both TNC insurer and driver's own insurer</p>
<p>Period 2</p> <p>Driver has accepted a ride request and is en route to pick up passenger(s).</p>	<ul style="list-style-type: none"> • \$2,000,000 Third party liability coverage. • Direct Compensation Property Damage coverage under sections 138A of the Insurance Act. • Accident benefits coverage under section 140 of the Insurance Act. • Uninsured Automobile Coverage under section 139 of the Insurance Act. • Optional physical damage coverage (e.g. collision). If purchased 	<p>Only TNC insurer</p> <p>Note: If optional physical damage coverage has been purchased by the TNC, coverage for the driver's vehicle is contingent on the driver carrying coverage on their own SPF1 (owner's policy).</p>
<p>Period 3</p> <p>Passenger(s) are in the vehicle, being transported, and ending when the last passenger</p>	<ul style="list-style-type: none"> • Minimum \$2,000,000 Third party liability coverage. • Direct Compensation Property Damage coverage under section 138A of the Insurance Act. • Accident benefits coverage under section 140 of the 	<p>Only TNC insurer</p> <p>Note: If optional physical damage coverage has been purchased by the TNC, coverage for the</p>

departs from the vehicle.	Insurance Act. <ul style="list-style-type: none"> • Uninsured Automobile Coverage under section 139 of the Insurance Act. • Optional physical damage coverage (e.g. collision) if purchased 	driver's vehicle is contingent on the driver carrying coverage on their own SPF1(owner's policy).
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Note: Under period 1, the SPF9 will not contain physical damage coverage (i.e. collision). If the driver wants this coverage during period 1, they may choose to purchase optional section C coverage from their own insurer. The insurer may offer an endorsement and/or charge a premium for the coverage.

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 Nova Scotia, it does not mean that a TNC has purchased this policy. Before using the services of a TNC, be sure to confirm that the TNC and its drivers have appropriate insurance. There are various places you can confirm this information:

- Check whether the TNC is properly licensed. In some municipalities, a TNC and their driver may be required to provide proof of appropriate automobile insurance to be licensed to operate in the municipality.
- You should review a TNC's insurance policy on the TNC's website. The Superintendent of Insurance has asked TNCs to ensure the policy is 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. Note in the chart attached in B, coverage may vary in Periods 1-3. In particular, drivers should consult as to whether they have physical damage coverage during these periods.

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.

If your personal insurer chooses to continue coverage an endorsement NS-SEF 1-45 may be added to your policy. In addition, you should discuss physical damage coverage with both the TNC and your own insurer.

Please note, a TNC should provide drivers with proof of insurance coverage by the TNC but note this is not designed to replace your own proof of insurance (pink card). See G.

E. INFORMATION FOR TNC'S

The SPF9 is designed to provide coverage only during the time a vehicle is used as a TNC automobile. It can also provide coverage for physical damage to TNC vehicles if the vehicle carries physical damage under their personal policy and should a TNC choose to purchase it. Insurers are not obligated to offer the SPF9; however, if they do, they are expected to meet the minimums set out in this bulletin. The TNC company should make a copy of the SPF 9 available on their website for public viewing and provide drivers with a copy of the TNC Insurance Information Form (see G).

Because there are coverage limitations, be sure to communicate these limitations to your TNC drivers (see chart above). In a claims coverage investigation, it is expected that a TNC and its insurer will cooperate with other insurers to facilitate the exchange of information, including dates, times and circumstances of an accident involving a TNC driver and the times that the TNC driver logged in and was logged out of the TNC's digital platform.

F. INFORMATION FOR INSURANCE COMPANIES AND INSURANCE BROKERS

In a claims coverage situation, it is expected TNC's insurer and all other insurers involved will cooperate to facilitate the exchange of information including dates, times and circumstances of the accident involving a TNC driver and the precise times that driver logged into and out of the APP.

This SPF9 is now available for use in Nova Scotia. There is also an approved standard application form (SAF9) for TNCs to use when applying for the SPF9. Fleet rating programs may be used with the SPF9. Insurers should contact the Nova Scotia Utility and Review Board (NSUARB) to determine any filing requirements.

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#13C Glass Exclusion
5. SEF#20 Loss of use
6. SEF#43R&L Limited waiver of depreciation

All forms noted above including the NS-SEF 1-45 are available through Informco Inc.

G. TNC INSURANCE INFORMATION FORM

The Superintendent of Insurance has stipulated the minimum information which insurers must provide to insured TNC drivers covered under the SPF9, see below. 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 and/or anyone sustaining loss or injury.

Forms noted above are available directly through Informco Inc. You may reach Informco at 461-285-1700 or KSingh@informco.com.

If you have any questions about this Bulletin, please contact 902-424-6331 or Jennifer.Calder@NovaScotia.ca.

[Original Signed]

Jennifer Calder
Deputy Superintendent of Insurance
Finance and Treasury Board

**Nova Scotia - N.S.P.F. No. 9
TNC Insurance Information Form**

Name of Insured:

Name of Insured driver:

Name of Insurer:

Insurer address:

Policy #:- - - - - * - - - - -

Effective date: - - - - - = - - - - -

Expiration date: - + - - - - - YYYYY

Authorized ve

Year: ©

Q I: _____

License Plate No.: _____

To report a claim directly to the Insurer:

By Phone: (____) _____

By Email: _____

By regular mail:
