



Auto Insurance Bulletin

Office of the Superintendent of Insurance

Automobile Insurance Contract Mandatory Conditions Limitation Period

April 14, 2016

The purpose of this bulletin is to draw your attention to the recent regulatory amendments pursuant to the Insurance Act.

Automobile Insurance Contract Mandatory Conditions Regulations

The Limitation of Actions Act was proclaimed on September 01, 2015, in Nova Scotia requiring basic civil claims to be made within two years. However, civil claims caused by an automobile injury are subject to a limitation period as stipulated in the Automobile Insurance Mandatory Conditions Regulations. On April 13, 2016, government has changed the regulation to effect a change in the limitation of civil claim caused by an automobile injury from three years to two years making it consistent with the Act. The change is made to ss. 6(3) of The Mandatory Conditions by Order in Council O.I.C. # 2016-93

<http://www.novascotia.ca/just/regulations/rxaa-l.htm#insu>

The Nova Scotia Standard Policy Forms (N.S.S.P.F.#1 and #4) have been amended to reflect the limitation period change from three to two. Please contact at Informco Inc at 416-285-1700 or www.informco.com for updated copies of the N.S.S.P.F.

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