## DIRECT COMPENSATION - PROPERTY DAMAGE UNDERTAKING Section 138.A of the INSURANCE ACT, R.S.N.S. 1989, c. 231

## FROM:



TO:

## Department of Finance - Financial Institutions Division Office of the Superintendent of Insurance <br> P.O. Box 2271 <br> Halifax, N.S. B3J 3C8

An owner's motor vehicle liability policy insures against liability resulting from loss of or damage to property. Under section 138.A an insured is entitled to recover, based on the degree of fault of the insured, for the damages to his or her automobile and its contents and for loss of use, from his or her own insurer as though the insured were a third party. The insured's right of action would be against his or her own insurer.

THE INSURER UNDERTAKES that any property damage occurring in Nova Scotia on or after
(date)
and arising from the

Ownership, operation or use of an automobile insured under a motor vehicle liability policy issued by the Insurer in any province or territory of Canada or a jurisdiction in the United States of America shall be settled in accordance with section 138.A of the Insurance Act.

DATE: $\qquad$
Signature of Authorized Officer:
Print Name:
Title:

