

Risk Management and Insurance in Canada

Students' Manual for Chapter 1 – 3

Chapter References Pages 1 – 8

Key Terms Pages 9 – 11

Note on “Key Terms” Students can use the Key Terms in two ways:

- After reading each chapter and completing the Questions, students can review the Key Terms to evaluate their knowledge of the chapter.
- Alternatively, students can review the Key Terms after reading the chapter and before doing the Questions.

Page numbers for the terms can be found in the Index at the back of the book.

Chapter 1

1. Page 7
2. Page 7
3. Page 8
4. Page 8. No
5. Page 9
6. Page 9
7. Page 9
8. Page 9
9. Page 10
10. Page 11
11. Page 11
12. Page 11
13. Page 11
14. Page 11
15. Page 12
16. Page 13
17. Page 13. Step 2
18. Page 14
19. Page 14
20. Page 15
 - a. Avoid
 - b. Control
 - c. Retain
 - d. Share
 - e. Insure
21. Page 17
22. Page 18
23. Page 19
24. Page 21
25. Page 22
26. Page 22
27. Page 23. None
28. Page 24
29. Page 25
 - a. Insurance
 - b. Insurance
 - c. Banking
 - d. Insurance
 - e. Insurance

30. Page 27

31. Page 27

32. Page 28

33. Page 28

Application Questions

34. Page 8. Objective risk

35. Page 9

a. Speculative risk

b. Pure

c. Speculative

d. Pure

e. Pure

36. Page 12. No

37. Pages 15 and 16

a. Avoidance #1

b. Loss Control # 2

c. Non-insurance transfers #4

d. Life insurance #5

e. Either risk retention or avoidance.

38. Page 17

a. Retain = \$1,750, Insure = \$2,000

b. Page 18 Max to retain = \$350,000

39. Page 19. \$900 Pooling of Risks and Law of Large Numbers

40. Page 27. Stock and Mutual

Chapter 2

1. Page 38
2. Page 39
3. Page 40
4. Page 40
5. Page 41
6. Page 41
7. Page 42
8. Page 42
9. Page 43
10. Page 43
11. Page 44
12. Page 44
13. Page 44. No
14. Page 45. No
15. Page 45. Yes
16. Page 45
17. Page 46 Footnote
18. Page 46
 - a. Common
 - b. Unilateral
19. Page 47. Void
20. Page 48. Waiver
21. Page 49
22. Page 50
23. Page 51
24. Page 51
25. Page 51
26. Page 54
27. Page 56
28. Page 56. Yes
29. Page 56
 - a. Comparative
 - b. Contributory
30. Page 57. Paul
31. Page 31
32. Page 57
33. Page 33
34. Page 58 Absolute
35. Page 59
41. Page 44
42. Page 48. Breach of contract
43. Page 51. Endorsement
44. Page 56
 - a. Yes
 - b. No, the resort is not negligent they would have made John sign a waiver before any activities, John is responsible for his own injuries.
 - c. Yes. Yes
45. Page 56. \$5,200
46. Page 58. The dog's owner is at fault according to absolute liability
47. Page 59. No
48. Page 60. Attractive nuisance principal – the neighbour

Application Questions

36. Page 39
 - a. Accidental and fortuitous
 - b. Transfer of pure risk only
 - c. Indemnification of losses
37. Page 40. Theft meets all criteria. Hurricane violates determinable and measurable loss, no catastrophic loss, calculable chance of loss (in Canada), economically feasible premium.
38. Page 41. Valued policy
39. Page 39. Principle of indemnity – \$8,400
40. Page 42 Subrogation

Chapter 3

1. Page 70, Table 3.1
2. Page 71
 - a. No
 - b. Yes
3. Page 72, Table 3.2
4. Page 73, Table 3.3
5. Page 73, Table 3.3
6. Page 73, Table 3.4
7. Page 74 c is true – Only the pedestrian will collect.
8. Page 74. Yes, covered if cell phone use while driving has not been banned.
9. Page 74. No
10.
 - a. Page 75 Man age 55
 - b. Page 76 1 large claim
 - c. Page 77 Nanaimo
 - d. Page 78 \$1,000
 - e. Page 78 Without
11. Page 79. No
12. Page 80. Not the same
13. Page 80. No
14. Page 81. Facilities Association
15. Page 81. Jenny
16. Page 81

The Insurance Policy

Introduction

17. Page 82. #4

Note: The *exact source* for most of these questions can be found only by downloading the policy for the specific province or territory. See “Sources”, page 101.
 There are answers in the text for all of the questions but from various sources if the instructor chooses not to download the entire policy for the applicable jurisdiction.

18. Page 83, B.C. Autoplan fine print.

- a. Yes
- b. Yes
- c. No

19. Page 83. Yes

Text page 83	Section	18 & 19. Answer. Note – Answers not provided for Quebec.
AB, NT, NU, YT	page 12	General Provisions, Definitions and Exclusions, Section 1. Territory
NB, NL, NS, PE		General Provisions, Definitions and Exclusions, Section 1, Territory
BC	page 3	Basic Auto plan fine print
MB		Guide to Autopac: What Autopac Includes.
ON	1.2	Where You Are Covered
SK No fault		

20. Page 84. Accident benefits only. Randy is an excluded driver.

Text page 84	Section	
AB, NT, NU, YT		Excluded drivers not mentioned
NB, NL, NS, PE		Excluded drivers not mentioned
BC	page 5	No coverage, not even for accident benefits if the person is not authorized or qualified to operate the vehicle (Accident Benefit restrictions)
MB	page 54	Accident benefits, no mention in exclusions from PIPP.
ON	1.8.2	Excluded drivers and Driving Without Permissions
SK No fault		

21. Table 3.8. No.

Text page 84	Section	
AB, NT, NU, YT	page 15	Statutory Conditions: Prohibited Use by Others.
NB, NL, NS, PE		Statutory Conditions: Prohibited Use by Others.
BC	page 3	Part 1 Basic Autoplan fine print
MB	page 41	All-perils Coverage (does not cover), #2
ON	1.4.5	Your Responsibilities. Also 7.2.2 Illegal Use
SK No fault		

22. Table 3.8. No except for certain Accident Benefits.

Text page 85	Section	
AB, NT, NU, YT	page 15	Statutory Conditions: Prohibited Use by Insured / Others
NB, NL, NS, PE		Statutory Conditions: Prohibited Use by Insured / Others
BC	page 5	No . Accident benefits coverage restrictions
MB	pg 41, #6 & pg 55	No coverage not even for accident benefits if the accident is on a race track or an area closed to traffic. However, because the accident occurs on suburban streets it may be covered for accident benefits under PIPP
ON	1.4.6	Your Responsibilities
SK No fault		

23. Table 3.8. No.

Text page 85	Section	
AB, NT, NU, YT	page 15	Statutory Conditions: Prohibited Use by Insured / Others
NB, NL, NS, PE		Statutory Conditions: Prohibited Use by Insured / Others
BC	page 3	Part 1 Basic Autoplan fine print
MB	page 41	All-perils Coverage (does not cover), #6
ON	1.4.6	Your Responsibilities
SK No fault		

24. Page 85. No

Text page 85	Section	
AB, NT, NU, YT	page 14	General Provisions, Exclusions / Definitions, 8. Excluded Uses (c)
NB, NL, NS, PE		General Provisions, Exclusions / Definitions, 8. Excluded Uses (c)
BC		No mention of use as a taxi.
MB	page 42	All-perils Coverage (does not cover), #12. No mention under PIPP
ON	1.8.1	General Exclusions
SK No fault		

25. Page 86, OAP Definitions & OAP 2.2.

- a. A described automobile.
- b. Newly acquired automobile.
- c. Temporary Substitute Vehicle.
- d. The automobile.

Text page 86	Section	
AB, NT, NU, YT	page 12	General Provisions, Definitions and Exclusions, 5. Automobile Defined
NB, NL, NS, PE		General Provisions, Definitions and Exclusions, 5. Automobile Defined
BC	page 11	Optional coverage for loss of use
MB	page 46	Optional coverage for loss of use
ON	1.3, 2.2	Definitions + Sections 2.2, 2.2.1 and 2.2.2
SK No fault		

26.

- a. Newly Acquired Automobile.

Text page 86	Section	
AB, NT, NU, YT	page 12	General Provisions, Definitions and Exclusions, 5b. Automobile Defined
NB, NL, NS, PE		General Provisions, Definitions and Exclusions, 5b. Automobile Defined
BC		Not mentioned
MB	page 18	Private purchases and trades in Manitoba
ON	2.2.1	Newly Acquired Automobile
SK No fault		

- b. Page 86. Temporary Substitute Vehicle. Nathan's coverage is primary. Paul's policy will provide coverage above and beyond coverage that the owner has purchased.

Text page 86	Section	
AB, NT, NU, YT	page 13	General Provisions, Definitions and Exclusions, 5c. Automobile Defined
NB, NL, NS, PE		General Provisions, Definitions and Exclusions, 5c. Automobile Defined
BC	page 11	Optional coverage for loss of use
MB	page 46	Optional coverage for loss of use
ON	2.2.2	Temporary Substitute Automobile
SK No fault		

- c. Page 87. Other Automobiles. Yes. The sister's car insurance is primary and Paul's will only top up any shortfall to the limits of his coverage.

Text page 87	Section	
AB, NT, NU, YT	page 13	General Provisions, Definitions and Exclusions, 5d. Automobile Defined
NB, NL, NS, PE		General Provisions, Definitions and Exclusions, 5d. Automobile Defined
BC		Not mentioned specifically
MB		Not mentioned specifically
ON	2.2.3	Other Automobiles
SK No fault		

- d. Page 87. Trailer is covered.

Text page 87	Section	
AB, NT, NU, YT	page 12	Trailer included in definition of Described Automobile.
NB, NL, NS, PE		Trailer included in definition of Described Automobile.
BC		Not clearly articulated
MB	page 55 & 81	Trailers worth under \$2,500 insured under a separate flat-rate policy. PIPP does not cover if a trailer detaches
ON	2.2.4	Trailers
SK No fault		

27. Page 87. No.

Text page 87	Section	
AB, NT, NU, YT	page 14	General Provisions, etc., 8. Excluded Uses
NB, NL, NS, PE		General Provisions, etc., 8. Excluded Uses
BC		Not mentioned
MB	page 42	All-perils Coverage (does not cover), #12. No mention under PIPP
ON	1.8.3	Rented or Leased Automobile
SK No fault		

Ontario OAP Only

28. OAP Section 1.7.1 Less than \$1,200 (½ less handling costs 1.7.1
 29. OAP Section 2.3.2 Example 2. Policy A covers 4/7 = \$228,560, B covers 3/7 \$171,440

Third Party Liability

30. Page 87. If this property is considered to be in Jacob's control or care (as in borrowed), it is not covered in THIS section but would be covered if he has optional coverage.

Text page 87	Section	
AB, NT, NU, YT	page 1	Section A, not covered
NB, NL, NS, PE		Section A, not covered
BC	page 4	Not clear. Not if carried <i>in</i> your vehicle.
MB	page 61	Not covered
ON	3.5.1	Property Not Covered
SK No fault		

31. Page 88, 89. \$315,000 for most jurisdictions.

Text page 88, 89	Section	
AB, NT, NU, YT	page 1	Section A, Additional Agreements of Insurer, 3.
NB, NL, NS, PE		Section A, Additional Agreements of Insurer, 3.
BC	page 4	\$300,000. Will pay to limits of policy.
MB		No mention of legal costs.
ON	3.3.2	How Much We Will Pay.
SK No fault		

Accident Benefits Coverage

32.

- a. Page 90. Yes
- b. Yes. 4.1 of OAP (not in book) specifies that everyone is covered if *not covered* under the policy of an automobile in which they were *an occupant* or which struck them.

Text page 90	Section	
AB, NT, NU, YT	page 5	Section B, Subsection 2(A)
NB, NL, NS, PE		Section B, Special Provisions (1) (a) and (c)
BC		Part I, 2. Accident Benefits
MB	page 53	PIPP
ON	4.1	Who is covered.
SK No fault		

33. Table 3.10

- a. Income Replacement Benefit

Text page 91	Section	
AB, NT, NU, YT	page 4	Section B, Subsection 2, Part II – Total Disability
NB, NL, NS, PE		Section B, Subsection 2, Part II – Loss of Income
BC	page 4	2. Accident Benefits, Wage loss benefits
MB	page 56	Income Replacement Indemnity
ON	4.2	Income Replacement Benefit
SK No fault		

- b. Caregiver Benefit.

Text page 91	Section	
AB, NT, NU, YT	page 4	Not if he has a job. Section B, Subsection 2, Part II, For the purpose ... (1)
NB, NL, NS, PE		Not unless is principal unpaid housekeeper, B, 2, Part II, For the ... (2)
BC	page 5	2. Accident Benefits, Homemaker benefits
MB	page 57	PIPP Compensation, 4. Personal Care Expenses
ON	4.2	Caregiver Benefit
SK No fault		

- c. There is no type of accident benefit for this situation.
- d. Attendant Care Benefit. Need policy – not specified in text.

Text page 90	Section	
AB, NT, NU, YT		No
NB, NL, NS, PE		No
BC		No
MB	page 57	PIPP Compensation, 4. Personal Care Expenses
ON	4.2	Attendant Care Benefits
SK No fault		

Ontario OAP Only

34. Page 90, Section 4.4. No

Uninsured Automobile Coverage

35. Page 93, Table 3.11. Motor Vehicle Accident Claim (MVAC) Fund a.k.a. Unsatisfied Judgment Fund. Not NT, NU and YT.

36.

a. Page 93 OAP 5.3.1. Covered

b. Page 93 OAP 5.3.1. No. Gilbert's insurance is primary.

Text page 93	Section	Questions 36a and 36b.
AB, NT, NU, YT NB, NL, NS, PE	page 6	Section B, Subsection 3, (3) Unidentified automobile defined Section D, 4. Accidents Involving Unidentified Automobiles
BC	page 8	4. Protection Against Hit-And-Run and Uninsured Motorists ...“Property”
MB	page 53	PIPP
ON	5.3.1	Who Is Covered.
SK No fault		

c. Page 93, Table 3.11. Sometimes covered, sometimes not.

Text page 93	Section	
AB, NT, NU, YT		No for Property Damage. MVAC in Alberta
NB, NL, NS, PE		Yes. Section D, 2. Coverage, (c) ... contents
BC	page 8	4. Protection Against Hit-And-Run and Uninsured Motorists ...“Property”
MB	page 38	Contents not covered under Basic All-Peril
ON	5.2.3	Claims for Certain Property Damage
SK No fault		

Sometimes covered, sometimes not BUT answer can depend on uninsured or unidentified .

Text page 93	Section	Answer for 2 nd part is different from prior table for:
NB, NL, NS, PE		No. Driver has to be identified. Section D, 2. Coverage, (c) ... contents
ON	5.2.3	No (and Section 6 must involve another auto.)

d. Page 94, 2nd bullet. No. Only for original damage.

Text page 94	Section	
AB, NT, NU, YT	page 16	Requirements Where Loss or Damage to the Automobile, 4. (1) (c)
NB, NL, NS, PE		Requirements Where Loss or Damage to the Automobile, 4. (1) (c)
BC		Not mentioned
MB	page 106	Not mentioned as a requirement.
ON	5.4.2	Conditions Applying to Claims for Property Damage
SK No fault		

37. Page 94, OAP 5.5. Table 3.9. Use \$200,000 for PEI. Using the OAP Example on page 94:\$190,000 for medical and \$10,000 for damage to the car.

Text page 94	Section	See Table 3.9 re Third Party Liability Limits for \$
AB, NT, NU, YT	page 6	Section B, Subsection 3
NB, NL, NS, PE		Section D
BC	page 8	
MB	page 39	
ON	5.5	Claim for Both Bodily Injury and Property Damage
SK No fault		

38. \$100,000.

Text page 95	Section	
AB, NT, NU, YT	page 6	Section B, Subsection 3
NB, NL, NS, PE		Section D
BC	page 8	
MB	page 39	
ON	5.7.1	Payment Limits
SK No fault		

Direct Compensation – Property Damage Coverage

Ontario OAP for All Questions

- 39. Page 96, OAP 6.1. Nothing. The accident must involve at least two cars.
- 40. Page 96, OAP 6.1. No. Direct compensation (no-fault) dictates that he will collect from his own insurance company.
- 41. Page 96, OAP 6.3. Yes. The owner of the vehicle is covered for the damages that occur to the vehicle.
- 42. Page 97, OAP 6.4.2 + Example 4 for all – under THIS section, the insured collects to the degree that he or she was not at-fault less the pro-rated deductible.

Optional Property Loss or Damage Coverages

- 43. Page 99, Loss or Damage Not Covered and OAP Example

- a. No
- b. Yes

Text page 99	Section	Question 43a and 43b.
AB, NT, NU, YT NB, NL, NS, PE	page 11	Section C Exclusions Section C Exclusions
BC	page 9	Comprehensive
MB	page 38	All-perils Coverage, depreciation
ON	7.1.2, 7.2.1	Loss or Damage We Won't Cover, General
SK No fault		

- 44. Page 99, Loss or Damage Not Covered. No “contents”.

Text page 99	Section	
AB, NT, NU, YT NB, NL, NS, PE	page 11	Section C, Exclusions (f) Section C, Exclusions (f)
BC	page 9	Not contents
MB	page 39	Not tapes, CDs, etc.
ON	7.2.1	Loss or Damage We Won't Cover, General
SK No fault		

- 45. Page 100. Yes. See also OAP Example 2. Her insurance company will pay to repair the damages then sue the attendant to recover its monies.

Text page 100	Section	
AB, NT, NU, YT NB, NL, NS, PE	page 11	Additional Agreements of Insurer (1) (b) Additional Agreements of Insurer (1) (b)
BC		
MB		
ON	7.4.2	Forgoing Our Right to Recover
SK No fault		

Ontario OAP

- 46. Page 97, Example 5 and Section 7.3
 - \$11,025 from Section 6.
 - \$ 3,650 from Section 7.

Key Terms – Chapter 1

Amount of a loss	Incorporating	Private insurance
Association captive	Indirect loss	Probability (frequency) of a loss
Assuris	Inductive reasoning	Product liability
Avoidance, risk page	Inland marine insurance	Property and Casualty Insurance (P & C)
Canadian Consumer Protection for Financial Institution Failures (CCPFSI)	Insurance products	Property and Casualty Insurance Compensation Corporation (PACICC)
Canadian Life and Health Insurance Compensation Corporation (CompCorp)	Insurance transfer	Property insurance
Canadian Universities Reciprocal Insurance Exchange (CURIE)	Insured loss	Public assistance
Captive insurer	Intentional retention	Property risk
Casualty insurance	Interest rate risk	Prudential regulation
Catastrophic losses	Involuntary retention	Pure captive
Central Limit Theory	Law of large numbers	Pure premium
Chance of loss	Legal hazard	Pure risk
Co-insurance clause	Legislative compliance management	Reputation risk
Collision coverage	Liability insurance	Risk avoidance
Commercial lines	Liability risk	Risk averse
Commodity price risk	Life and Health Insurers	Risk exposures
Compliance	Life insurance	Risk management
Credit risk	Loading costs	Risk reduction
Critical loss	Loss control	Risk retention
Decision Theory	Loss exposure	Risk/return tradeoff
Deductive reasoning	Loss frequency	Risk seekers
Demutualization	Loss prevention	Risk sharing
Direct loss	Loss reduction	Risk-taker
Dynamic risk	Loss severity	Risk transfer
Endogenous risk	Market conduct regulation	Self-insurance
Exchange rate risk	Marketing and sales practices	Severity of a loss
Exclusion	Material loss	Social insurance
Exogenous risk	Maximum acceptable loss	Speculative risk
Expected value	Maximum possible loss	Standard deviation
Fidelity bonds	Maximum probable loss	Static risk
Financial Consumer Agency of Canada (FCAC)	Mean	Stock insurers
Financial risk	Minimax Regret Theory	Strategic risk
Financial Services Commission of Ontario (FSCO)	Minor loss	Subjective probability
Frequency of a loss	Moral hazard	Subjective risk
Fundamental risk	Morale hazard	Supervisory framework
Gambling	Mutual insurers	Surety bonds
Group captive	Non-insurance transfers	Uncertainty
Gross premium	Objective probability	Uniform Life Insurance Act
Hazard	Objective risk	Unintentional retention
Health insurance	Ocean marine insurance	Voluntary retention
Hedging	Office of the Superintendent of Financial Institutions (OSFI)	
Hold-harmless clause	Operational risk	
	Particular risk	
	Pascal's Wager	
	Peril	
	Personal lines	
	Personal risk	
	Physical hazard	
	Premature death	

Key Terms – Chapter 2

49% rule	Endorsement	Named perils coverage
50% rule	Enemy alien	Necessities of life
Absolute liability	Entire contract clause	Negative act
Acceptance	Estoppel	Negligence
Adhesion contract	Excluded losses	Negligent misrepresentation
Administration law	Excluded perils	Offer
Age of majority	Excluded property	Offeree
Age of reason	Exclusions	Offeror
Agreement	Expertise	Parol evidence rule
Aleatory	Exposure units	Performance
All risks coverage	Family law	Personal contract
Artificial person	Family Purpose Doctrine	Pooling of losses
Assumption of risk	Fault	Positive act
Attractive nuisance	Fiduciary duty	Principle of Indemnity
Average loss	Fortuitous loss	Private law
Bankrupt person	Fraudulent misrepresentation	Private wrongs
Bargaining contract	Frustration	Professional liability
Benefit payments	General damages	Provision
Bilateral contract	Good faith	Proximate cause
Breach of contract	Guaranteed renewable	Public law
Civil law	Guild	Public wrongs
Civil suits	Guilds of Manufacturers	Punitive damages
Common law	Higher outcome	Pure rule
Common mistake	Indemnification	Reasonable expectations
Commutative contract	Indemnity, contract of	Reasonable time
Comparative negligence	Injunction	Rectification
Competent parties	Injury	Reinsurance
Co-insurance	Innocent misrepresentation	Remedy of rescission
Concealment	Insurable interest	Renewable
Conditions	Insurable risk	Replacement cost
Consideration	Insuring agreement	Repudiate
Constitutional law	Invitation to treat	Res ipsa loquitur
Contract law	Invitee	Reserves
Contract of indemnity	Joint business ventures and partnerships	Restraint of trade
Contributory negligence	Judge-made law	Restrictions
Convertible	Last clear chance rule	Rider
Corollaries	Legal duty of care	Seal
Craft guilds	Legal objective	Sovereign immunity
Criminal law	Legal wrong	Special damages
Damages	Licensee	Standard of care
Declarations	Manufacturers guilds	Strict liability
Deductible	Meeting of the minds	Subrogation
Definitions	Mens rea	Tort
Degree of care	Mentally incapacitated	Tort law
Disability waiver	Mentally incompetent	Transfer of risk
Discharged contract	Merchant guilds	Trespasser
Dram Shop Law	Minor children	Underwriter
Duress	Misrepresentation	Undue influence
Duty of care	Mistake	Unilateral contracts
Duty of slight care	Mortality tables	Unilateral mistake
Employee-employer relationship	Mutual mistake	Unjust enrichment

Utmost good faith
Valid contract
Valid offer
Valued policy

Verbal
Vicarious liability
Void
Voidable

Waiver
Warranty
Written

Key Terms – Chapter 3

Absolute liability
Accident benefits
Add-on plan
All perils
Attendant care benefit
Automobile
Autopac (MB)
Autoplan (BC)
Bodily injury
Canadian Loss Experience
Automobile Rating
(CLEAR) System
Caregiver benefit
Case manager services
Certificate of Automobile
Insurance
Choice no-fault plan
Collision or upset
Comprehensive
Compulsory coverage
Conditions
Consumers' Association of
Canada (CAC)
Coverage
Covered
Criminal Code
Damage
Death benefit
Deductible
Dependent relative
Described automobile
Direct compensation
Direct loss or damage
Excess coverage
Excluded driver
Facilities Associations
Fault determination chart
Fault determination rules
Financial Services
Commission of Ontario
(FSCO)
Funeral expenses
General exclusion
Government-run insurance
Highway Traffic Acts

Housekeeping and home
maintenance
Income replacement benefit
Illegal use
Indirect loss
Insurance Act
Insurance Bureau of Canada
(IBC)
Insurance Information Centre
of Canada (IICC)
Insured persons
Inter-province motor vehicle
liability insurance
certificate
Inverse liability
Leased or rented
Legal principles
Liability
Loss of use
Loss or damage
Lost educational expenses
Mandatory coverage
Medical benefit
Modified no-fault plan
Monetary threshold
Motor Vehicle Accident
Claim Funds (MVAC)
Motorized snow vehicle
Named insured
Negligence
Newly-acquired auto
No-fault insurance
Non-earner benefit
Nuclear hazards
Occupant
Ontario Automobile Policy
(OAP)
Optional benefits
Optional coverage
Other automobiles
Particular risk
Peril
Personal Injury Protection
Plan (PIPP – Manitoba)
Private insurers

Property damage
Pure no-fault system
Régie de l'assurance
automobile du Québec
Rehabilitation benefit
Rented or leased automobiles
Right of subrogation
Saskatchewan Government
Insurance (SGI)
Société de l'assurance
automobile du Québec
(SAAQ)
Specified perils
Spouse
Standard Automobile Policy
(S.P.F. No. 1)
Standard Policy Form
(S.P.F.)
Statutory Conditions
Subrogation
Temporary substitute vehicle
The automobile
Third party liability
Tied selling
Trailers
Underwriting rules
Unidentified automobile
Uninsured automobile
Unsatisfied judgment fund
Vehicle Information Centre
of Canada (VICC)
Verbal threshold