

Ontario auto update

OPCF 49 gives customers the option to remove DCPD coverage

The Ontario Government passed legislation earlier this year that allows customers the option to remove Direct Compensation Property Damage (DCPD) coverage on automobile insurance policies for personal passenger vehicles (PPV), individually-rated commercial auto (IRCA) and fleet policies. This is effective on **January 1, 2024** for both new business and renewals.

If your customer would like to remove DCPD coverage:

- For PPV and IRCA:
 - Completed and signed OPCF 49 - Agreement Not to Recover for Loss or Damage from an Automobile Collision (for Ontario Automobile Policy OAP 1) **is required**.
 - We do not require that the completed and signed form be submitted to us and should be kept on record.
 - You can remove DCPD coverage for PPV on Guidewire.
 - To remove DCPD coverage for IRCA, please send a request to plus@goremutual.ca.
- For fleet:
 - Completed and signed OPCF 49 - Agreement Not to Recover for Loss or Damage from an Automobile Collision (for Ontario Automobile Policy OAP 1) **is required**.
 - We require that the completed and signed form be submitted to us.
 - Please send your request to plus@goremutual.ca.

As a reminder, the OAF 1, OAP 1 and other endorsements have also been updated. Please ensure that you are using the current versions.

If you have any questions, please contact your business development representative.