

INSTRUCTIONS

Newfoundland and Labrador Application for Automobile Insurance (SAF 1)

- Enter the information in the following sections in the space provided on the enclosed Newfoundland and Labrador Application for Automobile Insurance (SAF 1).
- Do not leave any of the required areas blank.
- Put N/A for any question that does not apply to your circumstances.
- **Do not** complete sections 1(B), 2, 4, 24, 25 or 26, and anywhere on the application where it indicates that it is for Agent/Broker and Company Use only

Please contact your agent if you require assistance.

1(A). Applicant's Name and Primary Address

3. Particulars of the Described Automobile

Each automobile will be used primarily in the vicinity of the applicant's address, unless otherwise stated in Remarks.

- Information needed for each vehicle listed on the application, as numbered.

5. List All Drivers of the Described Automobile(s) in the Household or Business

List all drivers of the described automobile(s) in the household or business.

- Please list all licensed drivers in the household or business and include all information for each driver listed.

6(A). & 6(B). See application question(s)

7(A). History of Convictions

Give particulars of all convictions arising from the operation of any automobile during the past three (3) years. It is important to give a clear description of exactly what happened and what the conviction is for.

- Additional details can be included in the Remarks Section

7(B). Previous Accidents and Insurance Claims

Give particulars of all accidents or claims arising from the operation of any automobile during the past six (6) years. It is important to give a clear description of exactly what happened and what the claim is for

- Additional details can be included in the Remarks Section

8(A). See application question(s)

- Include any details of License or permit suspension for any driver in the household or business in the Remarks section

9(A) & 9(B) See application question(s), if the question does not apply to your circumstances N/A is required

10(A). & 10(B) See application question(s)

10(C). See application question, complete with either applicable kilometres driven or "0"

11(A). See application question(s), if the question(s) are Yes, provide details in the remarks section

11(B) See application question(s), if the question(s) do not apply to your circumstances N/A is required

12. See application question(s).

- Where the Applicant is **not** both the registered Owner and Actual owner, further details can be added to the remarks section

13. Declaration of Applicant – **Read this section carefully before you sign.**
- Applicant's Signature and Date
14. Name and address of employer
- 15(A). & 15(B) List all residents of household or employees in the business not already listed in Item 5 and 14
16. Is vehicle used for Carpools or Share-The-Ride arrangements?
- Additional details can be included in the Remarks Section
17. See application question(s), if the question does not apply to your circumstances N/A is required
18. Has the vehicle been modified, altered or Customized or is there any unrepaired damage, including damage to glass?
- If yes, provide details in the remarks section
19. Describe and give value for any special equipment and/or custom paint finish
21. Provide details of vehicle anti-theft device (if applicable)
22. If applicant has changed address within the last three years, provide previous address
23. Total number of private passenger vehicles in household including those already listed
24. & 33. Remarks – Further details are required as previously indicated or if any of the following apply:
- 6(A) or 6(B)** - If Yes, state particulars of all relevant information
- 9(A)** - Provide details of:
- Any insurance cancellation or claim denial for material misrepresentation for the applicant or listed driver
 - Any applicant or listed driver found to have committed fraud connected with automobile insurance
- 10(A).** - Provide details of any business or commercial use of the vehicle
27. Describe any trailer not already listed

Please contact your broker/agent if you require assistance.