



**Executive
Council**

*A certified copy of an Order in Council dated
September 22, 2026*

N.S. Reg. 208/2026

FILED

Date: September 22, 2026

**Rachel L. Jones
Registrar of Regulations
Province of Nova Scotia**

2026-324

The Governor in Council on the report and recommendation of the Minister responsible for the *Insurance Act* dated September 15, 2026, and pursuant to Section 159 of Chapter 231 of the Revised Statutes of Nova Scotia, 1989, the *Insurance Act*, is pleased to amend the *Automobile Insurance Contract Mandatory Conditions Regulations*, N.S. Reg. 181/2003, made by the Governor in Council by Order in Council 2003-456 dated October 31, 2003, to clarify provisions relating to the delivery of notices of termination:

(a) in the manner set forth in Schedule “A” attached to and forming part of the Report and Recommendation, effective on and after September 22, 2026; and

(b) in the manner set forth in Schedule “B” attached to and forming part of the Report and Recommendation, effective on and after January 1, 2027.

Certified to be a true copy

A handwritten signature in blue ink, appearing to read "Taweel".

Tracey Taweel
Clerk of the Executive Council



Tracey Taweel

Clerk of the Executive Council

Schedule “A”

**Amendment to the *Automobile Insurance Contract Mandatory Conditions Regulations*
made by the Governor in Council under Section 159 of
Chapter 231 of the Revised Statutes of Nova Scotia, 1989,
the *Insurance Act***

- 1 The *Automobile Insurance Contract Mandatory Conditions Regulations*, N.S. Reg. 181/2003, made by the Governor in Council by Order in Council 2003-456 dated October 31, 2003, are amended by adding the following Section immediately after Section 2:

Transitional—mandatory condition respecting contract termination

2A (1) Despite Section 2, in the period from October 1, 2026, up to and including December 31, 2026, an automobile insurance contract satisfies the requirement of Section 112 of the Act respecting contract termination if the contract, as entered into, renewed or reinstated, includes either the contract termination mandatory conditions in

(a) Schedule 1; or

(b) Schedule 1A.

(2) After December 31, 2026,

(a) to satisfy the requirement of Section 112 of the Act, an automobile insurance contract entered into, renewed or reinstated after December 31, 2026, must include the contract termination mandatory conditions in Schedule 1, and must not include the transitional contract termination mandatory conditions in Schedule 1A; and

(b) Schedule 1A ceases to have effect.

(3) An automobile insurance contract that is lawfully entered into, renewed or reinstated in the period from October 1, 2026, up to and including December 31, 2026, and includes the transitional contract termination mandatory conditions in Schedule 1A is not required to be amended, reissued or endorsed by the insurer solely because it continues in force

after December 31, 2026.

- 2 (1) Clause 8(1)(a) of Schedule 1 to the regulations is repealed and the following clause substituted:
- (a) by the insurer giving to the insured
 - (i) 15 days' notice of termination, in writing, by registered mail,
 - (ii) 5 days' notice of termination, in writing, personally delivered, or
 - (iii) 5 days' notice of termination, in writing, by electronic means, if the insured has provided consent to receive documents by electronic means;
 - (2) Subcondition 8(5) of Schedule 1 to the regulations is repealed and the following subcondition substituted:
 - (5) The 15 days mentioned in clause (1)(a) commences to run on the day following the receipt of the registered letter at the post office to which it is addressed.
- 3 The regulations are further amended by adding the following Schedule immediately after Schedule 1:

Schedule 1A: Transitional Contract Termination Mandatory Conditions

This Schedule sets out the form of mandatory conditions 8(1)(a) and 8(5) that, in the period from October 1, 2026, up to and including December 31, 2026, may be included in an automobile insurance contract in place of the mandatory conditions 8(1)(a) and 8(5) set out in Schedule 1. This Schedule ceases to have effect after December 31, 2026.

- 8 (1) *Termination* - This contract may be terminated
- (a) by the insurer by giving to the insured
 - (i) 30 days' notice of termination, in writing, by registered mail,
 - (ii) 5 days' notice of termination, in writing, personally delivered, or
 - (iii) 5 days' notice of termination, in writing, by electronic means, if the insured has provided consent to receive

documents by electronic means;

- 8 (5) The 30 days mentioned in clause (1)(a) commences to run on the second day after the date the insurer mails the registered letter.