Table of Concordance

Insurance Act RS2012 to Pre-RS2012

See explanatory note at the end of this Table

PART 1 – INTERPRETATION, APPLICATION OF ACT AND INTRODUCTORY PROVISIONS

RS2012 section		Pre-RS2012 section
1	Definitions and interpretation	1 (1)
2	Application to contracts	2
3	Contract must be consistent with Act	2.1
4	Liability of continuing insurer	2.2
5	Effect on contracts of violation of law	2.3
6	Application of Limitation Act	2.4
7	Electronic communications	2.5

PART 2 – GENERAL INSURANCE PROVISIONS

RS2012 section		Pre-RS2012 section
8	Application of this Part	3
9	Contracts deemed to be made in British Columbia	5
10	Gaming or wagering contracts voided	6
11	Contents of policy	8
12	Dispute resolution	9
13	Court may relieve against forfeiture and termination	10
14	Waiver and estoppel	11
15	Policy in accordance with terms of application	11.1
16	Effect of terms of contract not set out in policy	12
17	Misrepresentation and nondisclosure	13
18	Effect of delivery of policy or premium receipt	14
19	Payment of refund to assignee	16
20	Effect of unpaid cheque or note for premium	17
21	Collecting unpaid premiums	18
22	Claims payable in Canadian money and in British Columbia	20
23	Limitation of actions	22
24	Payment by insurer into court	23
25	Third person right of action against insurer	24 (1), (2)
26	Insurer to furnish copy of application and policy	25
27	Insurer to furnish forms	25.1
28	Cancellation by insurer	26.1
29	Statutory conditions	27.1

RS2012 section		Pre-RS2012 section
30	Proportionate contributions	28.1
31	Limitation of liability clause	28.2
32	Unjust contract provisions	28.3
33	Exclusions from coverage	28.4
34	Fire perils insured against	28.5
35	Recovery by innocent persons	28.6
36	Subrogation	28.7

PART 3 – LIFE INSURANCE

RS2012 section		Pre-RS2012 section
37	Definitions	29
38	Application of Part 2	29.1
39	Application of this Part	30
40	Application of this Part to group insurance	31
41	Issuance and furnishing of policy	32
42	Particulars in policy	33
43	Particulars in group policy	34
44	Particulars in group certificate	35
45	Lack of insurable interest	36
46	Persons insurable	37
47	Termination of contract by court	37.1
48	When contract takes effect	38
49	Payment of premiums	39
50	Payment of premiums and grace periods	40
51	Duty to disclose	41
52	Failure to disclose	42
53	Nondisclosure by insurer	43
54	Misstatement of age	44
55	Misstatement of age in group insurance	45
56	Effect of suicide on contract	46
57	Reinstatement of contract	47
58	Termination and replacement of group policies	47.1
59	Designation of beneficiary	48
60	Irrevocable designation of beneficiary	49
61	Designation in will	50
62	Trustee for beneficiary	51
63	Predeceased or disclaiming beneficiary	52
64	Enforcement of payment by beneficiary or trustee	53
65	Insurance money exempt from seizure	54
66	Assignment of insurance	55

RS2012 section		Pre-RS2012 section
67	Entitlement to dividends	56
68	Transfer of insured's rights	57
69	Effect of assignment	58
70	Group life insured may enforce rights	59
71	Debtor insured may enforce rights	59.1
72	Capacity of minors	60
73	Proof of claim	62
74	Payment of insurance money	63
75	Action in British Columbia	64
76	Limitation of actions	65
77	Documents affecting right to insurance money	66
78	Declaration as to sufficiency of proof	67
79	Court may make order for payment	68
80	Application to court operates as stay of proceedings	69
81	Powers of court	70
82	Payment into court	71
83	Simultaneous deaths	72
84	Insurance money payable in installments	73
85	Insurer holding insurance money	74
86	Court may order payment	75
87	Costs	76
88	Payment of insurance money for minors	77
89	Payment to representative of beneficiary	78
90	Presumption against agency	79
91	Insurer giving information	80

PART 4 – ACCIDENT AND SICKNESS INSURANCE

RS2012 section		Pre-RS2012 section
92	Definitions	81
93	Application of Part 2	81.1
94	Application of this Part	82
95	Application of this Part to group insurance	83
96	Issuance and furnishing of policy	84
97	Particulars in policy	85
98	Particulars in group policy	86
99	Particulars in group certificate	87
100	Exceptions and reductions must be set out in policy	88
101	Statutory conditions	89
102	Omission or variation of statutory conditions	90
103	Notice of statutory conditions	91

RS2012 section		Pre-RS2012 section
104	Limitation of actions	91.1
105	Sufficiency of proof and role of court	91.2
106	Termination for non-payment	92
107	Lack of insurable interest	95
108	Persons insurable	95.1
109	Termination of contract by court	95.2
110	Capacity of minors	96
111	Duty to disclose	97
112	Failure to disclose	98
113	Failure to disclose on reinstatement	99
114	Pre-existing conditions	100
115	Misstatement of age	101
116	Termination and replacement of group policies	101.1
117	Designation of beneficiary	102
118	Irrevocable designation of beneficiary	102.1
119	Designation in will	102.2
120	Trustee for beneficiary	102.3
121	Predeceased or disclaiming beneficiary	102.4
122	Enforcement of payment by beneficiary or trustee	104.1
123	Documents affecting right to insurance money and effect of assignment	106
124	Insurance money exempt from seizure	107
125	Assignment of insurance	107.1
126	Entitlement to dividends	107.2
127	Transfer of insured's rights	107.3
128	Group person insured may enforce rights	108
129	Debtor insured may enforce rights	108.1
130	Simultaneous deaths	109
131	Payment into court	110
132	Payment of insurance money for minors	111 (1), (3) to (5)
133	Payment to representative of beneficiary	112
134	Payments not exceeding \$10 000	113
135	Payment of insurance money	114
136	Action in British Columbia	115
137	Insurer giving information	116
138	Undue prominence	117
139	Presumption against agency	118

RS2012 section		Pre-RS2012 section
140	Application of Part 2	189.01
141	Home warranty insurance	189.1
142	Interpretation for purposes of deposit protection contracts	189.2
143	Deposit protection contracts	189.3
144	How deposit protection contract affected by parties	189.4
145	Insurer to furnish copy of deposit protection contract and form for claim	189.5
146	Contents of deposit protection contract	189.6

PART 5 - MISCELLANEOUS CLASSES AND SUBCLASSES OF INSURANCE

PART 6 – ADMINISTRATION

RS2012 section		Pre-RS2012 section
147	Appeal to superintendent by insured on adjustment charges	190
148	Immunities	191
149	Power to make regulations	192
150	Transitional regulations	192.1
151	Violation of Act an offence	194
152	Trafficking	194.1
153	Limitation period	195
154	Court order to comply	196

Explanatory Note for Table of Concordance RS2012 to Pre-RS2012

This Table of Concordance was compiled during the revision drafting process and the resulting data were used to prepare the Table as an unofficial guide for users of B.C. Statutes. While every effort was made to achieve accuracy, only the statutes are authoritative. Legal opinion should be sought if interpretation is required.

This Table was based on the table of contents for the RS2012 Act. The left column lists each section of that Act as a separate row. The right column of that row indicates the source provision of the pre-RS2012 Act, as that Act read at the time the revision was delivered for consideration by Select Standing Committee of the Legislative Assembly.

If a pre-RS2012 section was revised into more than one RS2012 section, the right column will indicate this separation with "[pt]".

See the "Table of Concordance Pre-RS2012 to RS2012" to this Act to identify a specific source section in the pre-RS2012 Act with its revised section in the RS2012 Act.