

<b>Date</b>	25 February 2019
<b>Recipient</b>	Stakeholders writing business in Nova Scotia
<b>Subject</b>	<b>Nova Scotia: Impact to the Insurance Act to reflect changes to the federal Criminal Code related to the legalization of cannabis</b>

<i>Purpose:</i>	To advise stakeholders of Bill 108, An Act to Provide for the Regulation and Sale of Cannabis
<i>Affects:</i>	Stakeholders writing business in Nova Scotia
<i>Line of Business:</i>	All
<i>Jurisdiction :</i>	Nova Scotia
<i>Effective:</i>	October 17, 2018 and December 18, 2018

### What you need to know

The Nova Scotia government enacted Bill 108, *An Act to Provide for the Regulation and Sale of Cannabis* to ensure the conditions for recovery under insurance contracts include the impact of drug-impairment by cannabis.

### What's changed

The [Nova Scotia Insurance Act](#) Subsection 37(1) came into force on October 17, 2018 and Subsection 37(2) came into force on December 18, 2018.

These two subsections amend the Nova Scotia Insurance Act to expand the restrictions on an insured's ability to recover amounts from his or her insurer to deal with impairment by cannabis, unless the insured can establish that impairment was not the proximate cause of the injury/damage (by reference to relevant provisions under the *Criminal Code* (Canada)).

**What this means to you**

Please ensure that all applicable staff are made aware of the revised conditions for recovery.

For further information, please contact [info@lloyds.ca](mailto:info@lloyds.ca).

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