

**Intact Insurance Company**

**S.E.F. 20 Loss of Use Endorsement**

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In consideration of the premium charged and in the event of loss or damage to the automobile for which indemnity is provided by Section C of this policy, the Insurer hereby agrees to reimburse the Insured as the result of loss of use of the automobile for expense reasonably incurred for the rental of a substitute automobile, including taxicabs or public means of transportation.

PROVIDED always, that:

- (1) The Insurer shall not be liable for such expense in excess of \$ 100 per day nor totalling more than \$ 1,500 per occurrence;
- (2) Reimbursement is limited to such expense commencing
  - (a) at the time the loss or damage occurs if the automobile cannot be operated under its own power;
  - (b) in the case of theft of the entire automobile; at 12:01 a.m. the day following the report of such theft to the Insurer or to the police;
  - (c) in other cases, at the time the automobile is delivered for repair due to the loss or damage;and terminating regardless of the expiration of the policy period, upon
  - (i) the date of completion of repairs or replacement of the property lost or damaged; or
  - (ii) such earlier date that the Insurer makes or tenders settlement of the loss or damage.
- (3) The indemnity provided by the policy for Loss of Use by Theft under Additional Agreement (2) is replaced by this endorsement but in no event shall the amounts stated in this endorsement be less than those stated in Additional Agreement (2) of the Policy.
- (4) No indemnity is provided by this endorsement unless the loss or damage to the automobile exceeds any applicable deductible amount specified in the policy for such loss or damage.

If more than one automobile is insured under this policy, this endorsement shall apply only to the automobile described under item(s) number \_\_\_\_\_ of the schedule of automobiles attached to and forming part of this policy.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the policy shall have full force and effect.

Attached to and forming part of Policy No.: \_\_\_\_\_ of INTACT Insurance Company.

Issued to:

Broker:

This endorsement shall be effective from \_\_\_\_\_ 12:01 A.M. Standard Time.  
D/M/Y