

**AB-S.E.F. NO. 22**

**DAMAGE TO PROPERTY OF PASSENGERS ENDORSEMENT**

In consideration of the premium charged, as set out in the Policy or in the Certificate of Automobile Insurance, Section A – Third Party Liability is extended to indemnify the Insured, and in the same manner and to the same extent as if named herein as the Insured, every other person who with the Insured’s consent drives the automobile, against the liability imposed by law upon the Insured, or upon such other person, resulting from accidental loss of or damage to the property of passengers while such property is being carried in or upon the automobile described in the Policy.

The Insurer shall not be liable under this endorsement for any amount for which indemnity is provided under Section A.1 - Direct Compensation for Property Damage.

This endorsement does not provide indemnity in excess of $      for any one accident.

If more than one automobile is insured under the Policy, this endorsement applies only to the automobile(s) described under item(s) number       of the schedule of automobiles attached to and forming part of the Policy or as listed in the Certificate of Automobile Insurance.

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

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| Attached to and Forming Part of Policy No. |       | of Intact Insurance Company |
| Issued to: |       |
| This endorsement shall be effective from: | dd/mmmm/yyyy |