

AB-S.E.F. NO. 23(A) LIENHOLDER, MORTGAGEE OR ASSIGNEE ENDORSEMENT

Loss of or damage to the insured automobile, under Section A.1 - Direct Compensation for Property Damage or Section C – Loss of or Damage to Insured Automobile of the Policy or as set out in the Certificate of Automobile Insurance, shall in the event of loss of or damage to the automobile that is not repaired, be payable jointly, to the Insured and to:

Name of Lienholder, Mortgagee or Assignee

Address

If the insurance provided by Section A.1 Direct Compensation for Property Damage or Section C – Loss of or Damage to Insured Automobile, of the Policy or as set out in the Certificate of Automobile Insurance is cancelled, the Insurer will give fifteen days' written notice of such cancellation to the Lienholder, Mortgagee or Assignee. Notwithstanding anything contained in any renewal certificate issued subsequent to the effective date of this endorsement, the obligation to notify the Lienholder, Mortgagee or Assignee shall not be effective after the expiry date of the Policy or the expiry date of the Lienholder, Mortgagee or Assignee's interest, whichever is earlier.

Description of Automobile(s) Insured and Insurance Coverage Provided

Model Year	Trade Name	Serial No.	Insurance Coverage Provided
_____	_____	_____	_____

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:	
This endorsement shall be effective from: dd/mmmm/yyyy	