

S.E.F. No. 27

Legal Liability For Damage to Non-Owned Automobiles Endorsement

In consideration for the premium stated herein, the Insurer agrees to indemnify the Insured or his or her spouse against the liability imposed by law upon the Insured or assumed by him under any contract or agreement for loss or damage arising from the care, custody or control of any automobile, including its equipment, not owned by or licensed in the name of the Insured or by any person or persons residing in the same dwelling premises as the Insured, and resulting from loss or damage thereto caused by such of the perils described herein for which a premium is specified herein and no other.

INSURING AGREEMENTS		PERILS	LIMITS AND AMOUNTS		PREMIUM
SECTION C LOSS OF OR DAMAGE TO INSURED AUTOMOBILE	SUB. SEC. 1.	ALL PERILS	\$	AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM EXCEPT FOR LOSS OR DAMAGE BY FIRE OR LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE.	\$
	2.	COLLISION OR UPSET	\$500		\$
	3.	COMPREHENSIVE (EXCLUDING COLLISION & UPSET)	\$500		\$
	4.	SPECIFIED PERILS (EXCLUDING COLLISION & UPSET)	\$		\$
ENDORSEMENTS					
					\$
TOTAL PREMIUM					\$

Provided always that:

- (1) The perils for which indemnity for loss or damage to such automobile is provided in this endorsement shall be the same perils as are stated in the similar subsections of section C of the policy to which this endorsement is attached;
- (2) The indemnity provided by this endorsement shall be applicable only as respects an automobile of the **private passenger or station wagon** type;
- (3) Not more than one such automobile shall be in the care, custody or control of the Insured or his or her spouse at any one time;
- (4) The Additional Agreements of Insurer under section A of the policy to which this endorsement is attached shall, insofar as they are applicable to the subject matter of this endorsement, extend to the indemnity provided herein;
- (5) The insurer shall not be liable under this endorsement for any amount in excess of the limit shown on your Certificate of Automobile Insurance (exclusive of interest and costs) for any one occurrence;
- (6) Such automobile is being used with the consent of the owner or lessee thereof.

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 _____ From: _____ A.M. _____ P.M. Local Time