

AB-S.E.F. No. 38 SPECIFIED LIMIT(S) – AUTOMOBILE ELECTRONIC ACCESSORIES AND ELECTRONIC EQUIPMENT ENDORSEMENT

In consideration of the premium charged, as set out in the Policy or in the Certificate of Automobile Insurance, in the event of loss or damage to automobile electronic accessories or electronic equipment, other than factory or dealership installed electronic accessories and electronic equipment, caused by theft or attempted theft, the liability of the Insurer shall be the least of:

- a. the total of the affected Specified Limit(s) of Liability listed below;
- b. \$ in total;
- c. the actual cash value of the electronic accessories and electronic equipment; or
- d. the actual cash value of the automobile including its electronic accessories or electronic equipment.

For the purposes of this endorsement, factory or dealership installed electronic accessories and electronic equipment means electronic accessories and electronic equipment which were included in the cost of the automobile at the time of delivery to the original owner of the automobile.

The insurer shall not be liable when the electronic accessories or electronic equipment are detached from the vehicle.

Electronic accessories or electronic equipment includes:

- radios, tape players/decks, stereo players/decks, compact disc players, DVD players, DVD screens, speakers;
- · two-way radios, CB radios, ham radios, VHF radios;
- televisions and facsimile machines;
- · electronic navigation assistance, positioning and location finding devices; and
- items of a similar nature.

Electronic accessories or electronic equipment does not include telephones or computers.

Description of Electronic Accessory or Electronic Equipment	Specified Limit of Liability
Refer to Certificate of Automobile Insurance	\$ Refer to Certificate of Automobile Insurance
	\$
	\$

If more than one automobile is insured under this Policy, this endorsement shall apply 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 set out in the Certificate of Automobile Insurance.

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

Date			
DD	MM	YYYY	Signature of Insured

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