

## Plus Pac Option B

Applicable to Private Passenger and Station Wagons and to Light Commercial Vehicles used only for pleasure.

### A. Loss of Use Endorsement – AB–S.E.F. No. 20

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 the automobile for which indemnity is provided by Section C – Loss of or Damage to Insured Automobile of this Policy, the Insurer will reimburse the Insured as the result of loss of use of the automobile for the expense reasonably incurred for the rental of a substitute automobile, including taxicabs or public means of transportation.

Provided that:

1. The Insurer shall not be liable for such expense in excess of \$ N/A per day nor totalling more than **\$2,500.00** per occurrence;
2. Reimbursement is limited to such expense incurred 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 offers 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(s) described under item(s) number.....of the schedule of automobiles attached to and forming part of this Policy or as listed in the Certificate of Automobile Insurance.

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

### B. Legal Liability for Damage to Non-Owned Automobiles Endorsement – AB–S.E.F. 27

In consideration of the premium charged, as set out in the Policy or in the Certificate of Automobile Insurance, the Insurer agrees:

- a) Where the Insured is an individual or individuals, to indemnify the Insured, the Insured's spouse/adult interdependent partner and all drivers listed in the Policy,
- b) Where the Insured is a corporation, unincorporated association, partnership or other entity, to indemnify all individuals named below and the spouse/adult interdependent partner of each,

against the liability imposed by law or assumed under any written agreement for loss or damage arising from the care, custody or control of any automobile including its equipment and resulting from loss or damage caused by a peril specified below.

INDIVIDUAL'S NAME	RELATIONSHIP TO INSURED
Refer to Certificate of Automobile Insurance	Refer to Certificate of Automobile Insurance
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

INSURING AGREEMENTS			DEDUCTIBLE
Section C: Loss of or Damage to non-owned automobiles			A deductible applies on each claim, except for loss or damage caused by fire, lightning or by theft of the entire automobile.
SUB-SECTION	SPF #4 Perils [ ]	SPF #1 Perils [X]	
	1. Collision or Upset	1. All Perils	\$
	2. Comprehensive	2. Collision or Upset	\$ 250
	3. Specified Perils	3. Comprehensive	\$ 250
	4. Specified Perils Excluding Theft	4. Specified Perils	\$

Provided that:

- The perils for which indemnity is provided in this endorsement are as described in Section C of the Policy;
- The indemnity provided by this endorsement applies only to an automobile of the private passenger type(s) or only with respect to automobiles in the Insured's care, custody or control in connection with the Insured's business of .....
- The Insurer shall not be liable for loss or damage
  - to any automobile which is owned or licensed in the name of any person insured by this endorsement or any person residing in the same dwelling premises as that person; or
  - to any automobile which is owned or leased by the employer of these persons; or
  - to any "Customer's Automobile" as defined in 8(b) of the General Provisions, Definitions and Exclusions of the Standard Garage Automobile Policy (SPF #4);
- Where applicable to the coverage provided by this endorsement, the Additional Agreements of Insurer under Section A—Third Party Liability of the Policy shall apply to this endorsement;
- The Insurer shall not be liable under this endorsement for any amount in excess of **\$50,000** for any one occurrence, exclusive of amounts under provision 4 above;
- Such automobile is being used with the consent of the owner or lessee.

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/mm/yyyy

### C. Emergency Service Expense Endorsement – AB–S.E.F. 35

In consideration of the premium charged, as set out in the Policy or in the Certificate of Automobile Insurance, the Insurer will reimburse the Insured upon presentation of receipted bills and acceptable evidence of loss, for towing and emergency service expense necessitated by the disablement of the automobile.

The Insurer shall not be liable for such expense in excess of \$50 per occurrence nor for more than....., but not fewer than two towing and/or emergency service occurrences during the Policy term. This endorsement will not provide coverage in respect to the cost of parts or supplies, gasoline, oil, batteries or tires.

If more than one automobile is insured under this Policy, this endorsement shall apply only to the automobile(s) described under item(s) number(s) \_\_\_\_\_ 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 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/mm/yyyy