

Plus Pac Option A Motorcycle – Leased

Applicable to Motorcycles 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 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 \$ **1500** 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 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

B. Limited Waiver of Depreciation Endorsement (Specified Lessee) – AB–S.E.F. No. 43R(L)

In consideration of the premium charged, as set out in the Policy or in the Certificate of Automobile Insurance, in the event that loss of or damage to the automobile for which indemnity is provided under Section A.1 – Direct Compensation for Property Damage or Section C Loss of or Damage to Insured Automobile of this Policy exceeds the deductible amount specified in the Policy, the Insurer, with respect to the lessee only, waives its right under Statutory Condition 4(5) by which its liability is limited to the actual cash value of the leased automobile at the time of loss or damage with proper deduction for depreciation.

Provided that:

- a. AB–S.E.F. 5(A) Permission to Lease – Specified Lessee Endorsement is attached to the Policy;
- b. The specified lessee is the first lessee of the automobile and the automobile was new at the time of delivery to the lessee;
- c. The loss or damage occurs within 48 months of the date on which the leased automobile was new at the time of delivery to the lessee;
- d. This endorsement does not apply with respect to
 - i. tires and batteries, or
 - ii. betterment resulting from the repair or replacement of parts having prior unrepaired damage;
- e. The Insurer shall in no event be liable for more than the value of the automobile and its equipment as stated in the Leasing Agreement of the specified lessee or the manufacturer's suggested list price at the original date of purchase of the automobile and its equipment, whichever is the lesser amount.

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 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.

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 five, 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