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**AB-S.E.F. No. 31**

**NON-OWNED EQUIPMENT ENDORSEMENT**

In respect to apparatus, machinery, equipment or property of a similar nature owned by persons other than the Insured which are normally attached to the automobile:

1. Section A – Third Party Liability, of the Policy applies to use or operation of such apparatus, machinery, equipment or property of a similar nature while in the care, custody or control of the Insured; and
2. If insurance is provided by this Policy under one or more of the subsections of Section C – Loss of or Damage to Insured Automobile, the insurance under the said subsections applies to such apparatus, machinery, equipment or property of a similar nature while in the care, custody or control of the Insured but the Insurer shall not be liable with respect to loss or damage for any amount in excess of the actual cash value at the time the loss or damage occurs or $      , whichever is the lesser. Loss, if any, shall be payable jointly to the Insured and to      as their interests may appear.

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.

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| --- | --- | --- | --- | --- |
| Attached to and Forming Part of Policy No. | | |  | of Intact Insurance Company |
| Issued to: |  | | | |
| This endorsement shall be effective from: | | Click or tap to enter a date. | | dd/mm/yyyy |