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**AB-S.E.F. No. 74**

**OPEN LOT PILFERAGE ENDORSEMENT - OWNED AUTOMOBILES**

(For attachment only to a Garage Automobile Insurance Policy S.P.F. No. 4)

In consideration of the premium charged, as set out in the Policy or in the Certificate of Automobile Insurance, the Insurer waives Exclusion (5) of Section C – Loss of or Damage to Owned Automobile of the Policy to which this endorsement is attached.

Each separate occurrence by theft, except the theft of an entire automobile, from any open lot or unroofed space owned, rented or controlled by the insured shall give rise to a separate claim in respect of which the Insurer’s liability shall be limited to the amount of loss or damage in excess of the sum of $       payable by the Insured.

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: | | Click or tap to enter a date. | | dd/mm/yyyy |