

AB–SEF No. 27

LEGAL LIABILITY FOR DAMAGE TO NON-OWNED AUTOMOBILE ENDORSEMENT

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			
SUB-SECTION	SPF #4 Perils []	SPF #1 Perils [X]	A deductible applies on each claim, except for loss or damage caused by fire, lightning or by theft of the entire automobile.
	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:

1. The perils for which indemnity is provided in this endorsement are as described in Section C of the Policy;
2. 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
3. The Insurer shall not be liable for loss or damage
 - a. 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
 - b. to any automobile which is owned or leased by the employer of these persons; or
 - c. 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);
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;
5. The Insurer shall not be liable under this endorsement for any amount in excess of \$ **Refer to Certificate of Automobile Insurance** for any one occurrence, exclusive of amounts under provision 4 above;
6. 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