

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 – S.E.F. No. 20

In consideration of the premium stated herein and in the event of loss or damage to the automobile for which indemnity is provided by Section C of this policy, the Insurer hereby agrees to 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 always, that:

- (1) The Insurer shall not be liable for such expense in excess of \$ per day nor totalling more than \$ 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) upon such earlier date that the Insurer makes to tenders 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.

SECTION		PREMIUM
C.	Sub. Sec. 1.	\$
	2.	\$
	3.	\$
	4.	\$
TOTAL		\$

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.

Attached to and forming part of Policy No.: of Intact Insurance Company.

Issued to:

This endorsement shall be effective from

From: A.M. P.M. Local Time.

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

In consideration for the premium stated herein, the Insurer agrees to indemnify the Insured or his or her spouse against the liability imposed by law upon the Insured or assumed by him under any contract or agreement for loss or damage arising from the care, custody or control of any automobile, including its equipment, not owned by or licensed in the name of the Insured or by any person or persons residing in the same dwelling premises as the Insured, and resulting from loss or damage thereto caused by such of the perils described herein for which a premium is specified herein and no other.

INSURING AGREEMENTS		PERILS	LIMITS AND AMOUNTS		PREMIUM
SECTION C LOSS OF OR DAMAGE TO INSURED AUTOMOBILE	SUB. SEC. 1.	ALL PERILS	\$	AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM EXCEPT FOR LOSS OR DAMAGE BY FIRE OR LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE.	\$
	2.	COLLISION OR UPSET	\$ 250		\$
	3.	COMPREHENSIVE (EXCLUDING COLLISION & UPSET)	\$ 250		\$
	4.	SPECIFIED PERILS (EXCLUDING COLLISION & UPSET)	\$		\$
ENDORSEMENTS					
					\$
			TOTAL PREMIUM		\$

Provided always that:

- (1) The perils for which indemnity for loss or damage to such automobile is provided in this endorsement shall be the same perils as are stated in the similar subsections of section C of the policy to which this endorsement is attached;
- (2) The indemnity provided by this endorsement shall be applicable only as respects an automobile of the **private passenger or station wagon** type;
- (3) Not more than one such automobile shall be in the care, custody or control of the Insured or his or her spouse at any one time;
- (4) The Additional Agreements of Insurer under section A of the policy to which this endorsement is attached shall, insofar as they are applicable to the subject matter of this endorsement, extend to the indemnity provided herein;
- (5) The Insurer shall not be liable under this endorsement for any amount in excess of the limit shown on your 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 thereof.

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 _____ From: _____ A.M. _____ P.M. Local Time

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

In consideration of the premium charged, as set out in the policy or in the Certificate of Automobile Insurance, it is hereby understood and agreed that 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 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 _____, 12:01 a.m. Standard Time.