

**Conditionally Approved Endorsement (CAE) #16
Claims Advantage
(For use in Alberta)**

In consideration of the premium charged, it is understood and agreed that:

- 1) We will waive your physical damage deductible for a claim that you have with your described vehicle in the following situations:

- a) Waiver of Deductible for Total Loss – except for hail damage

We agree to waive the all perils, collision, comprehensive or specified perils deductible in the event that your vehicle is declared a total loss as the result of a peril insured by this policy.

This waiver of deductible will not apply for a total loss due to hail.

- b) Waiver of Deductible for Hit and Run with damage in excess of \$1,000

We agree to waive the applicable deductible in the event that your vehicle is subject to a hit & run loss where the damage is in excess of \$1,000 and is covered under this policy.

- 2) The Insurer hereby agrees to 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, while access to your vehicle is prohibited by civil authority, but only when such order is given for mass evacuation as a direct result of a sudden and accidental event within Canada or the United States of America.

Provided always, that the insurer shall not be liable for such expenses in excess of \$50 per day for a period not exceeding 30 days from the date of the order of evacuation, or the date the order is lifted and you are reasonably able to gain access to your vehicle, whichever is less.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the policy shall have full force and effect.