

Plus Pac - Option B

Applicable to Private Passenger and Station Wagons and to Light Commercial Vehicles used only for pleasure.

A. Conditionally Approved Endorsement (CAE) #26 Roadside Assistance

If more than one automobile is insured under the policy, this endorsement shall apply only to the automobile(s) against which CAE #26 is designated in the schedule of automobiles forming part of the policy or as set out in the Certificate of Automobile Insurance.

Coverage territory: Canada & the United States of America

Assistance: 24 hours a day, 7 days a week

Limits: Up to a maximum of four (4) events per policy year. You may take advantage of the roadside assistance services under Section 1 or request reimbursement under Section 3. Each request for roadside assistance service under Section 1 or each request for reimbursement under Section 3 will count as one (1) event out of this limit of four (4) events per policy year.

In consideration of the premium charged, the Insurer agrees to the following:

1. ROADSIDE ASSISTANCE SERVICES PROVIDED

We will arrange for and cover the costs of the following roadside assistance services, subject to any additional charges or conditions outlined below.

1.1. Battery boosting

The assistance service will boost your automobile's battery. If the automobile fails to start, it will be towed as outlined in 1.2.

1.2. Towing due to mechanical breakdown

In the event of a mechanical failure, if your automobile cannot be driven despite attempts by our assistance service to start it again, it will be towed to any repair shop you choose within a 50 kilometre radius of the initial breakdown. Additional charges will apply if there is no repair shop within a 50 kilometre radius or if you choose to have your automobile towed to a repair shop outside of the 50 kilometre radius.

1.3. Gas delivery

If your automobile runs out of gasoline, the assistance service will deliver free of charge an emergency provision of gasoline (up to 10 litres) to allow you to drive to the nearest service station. Your automobile may also be towed as outlined in 1.2.

1.4. Tire change

If your automobile has a flat tire, the assistance service will install your spare tire if it is in good condition. If this is not the case or if you do not have a spare tire, your automobile will be towed as outlined in 1.2.

1.5. Lockout assistance

If your keys are locked in your automobile, the assistance service will attempt to gain entry to your automobile. Your automobile will be towed as outlined in 1.2 if your keys are not in your automobile or if the assistance service is unable to gain entry.

1.6. Extraction of stuck automobile

The assistance service will extract the automobile if it is stuck, provided that it is safely accessible and near a road that the assistance service is permitted to access and that is used regularly for vehicular traffic. Additional charges may apply if special equipment or additional personnel are required to extract the automobile.

2. CONDITIONS AND SERVICE LIMITATIONS FOR ROADSIDE ASSISTANCE

2.1. To take advantage of any roadside assistance services, you must first contact us as outlined in Section 5 before taking any action.

2.2. Additional charges will apply, according to the rates set by the assigned service provider, if the automobile is towed more than 50 kilometers from the location of the initial breakdown, or if you insist on equipment that we deem unnecessary.

2.3. Roadside assistance will not be provided if the automobile is in an area that is not used regularly for vehicular traffic, if the assistance service is prohibited from accessing the automobile, or if the automobile cannot be accessed safely.

2.4. One (1) event will be counted against your limit of events per policy year in the following cases:

- If your automobile is left unattended or if it is not at the location of the initial breakdown when our service provider arrives; roadside assistance will not be provided in this case; or,
- If you make a request for roadside assistance and subsequently cancel the request or do not require the service.

2.5. We may deny roadside assistance services, where the service provider believes they may encounter abusive, intoxicated, or violent drivers or passengers.

2.6. Roadside assistance services are provided by an independent third party.

3. REIMBURSEMENT

A request for reimbursement may be submitted if our assistance services are unavailable, or if you decide to use another service provider for the roadside assistance service outlined above, subject to the following:

- 3.1.** Only the services outlined in 1.1 to 1.6 are eligible for reimbursement.
- 3.2.** In order to be eligible for reimbursement, you must pay for the service directly first.
- 3.3.** We will reimburse you upon submission of paid and itemized receipt(s). The original itemized receipt must include your name, make, year and model of the vehicle serviced. The receipt must be stamped or imprinted with the service provider's business name, address, phone number and the date the service was provided.
- 3.4.** Each reimbursement is limited to \$100 per event, up to a maximum of \$400 per policy year for all events.

4. THIS SERVICE DOES NOT COVER:

- 4.1.** The cost of parts, repairs, labour and materials, nor any additional expenses for equipment, storage or seizure of the automobile.
- 4.2.** Tolls paid to use roads, bridges or ferries or to cross a border.
- 4.3.** Shovelling to access the automobile or the removal of any other obstacle or debris blocking safe access to your automobile.
- 4.4.** Requests for services resulting directly or indirectly, in whole or in part, from war, riot, invasion, insurrection or civil disturbance, or made when your automobile is being used by a military or police force.

5. HOW TO REACH THE INTACT ROADSIDE ASSISTANCE SERVICE

Just dial toll-free 1-844-428-2020 and provide the following information:

- Your policy number as shown on your motor vehicle liability insurance card;
- The year, make, model and Vehicle Identification Number (VIN) of your automobile; and
- The location of your automobile and the type of service required.

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

B. 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 **\$2,500.00** 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: _____	dd/mm/yyyy

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

In consideration of the premium stated in this endorsement, the Insurer agrees:

- (a) where the insured is an individual or individuals, to indemnify the insured and his or her 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 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 for which a premium is specified below or as stated in the Policy.

Name

Relationship to Insured

_____	_____
_____	_____
_____	_____
_____	_____

Insuring Agreements			Deductible	Premium
Section C: Loss of or damage to non-owned automobiles			A deductible applies on each claim, except for loss or damage caused by fire, lightning or by theft of the entire automobile.	
	SPF #4 []	SPF #1 []		
Sub Section	1. Collision	1. All Perils	\$	
	2. Comprehensive	2. Collision or Upset	\$ 250	Included
	3. Specified Perils	3. Comprehensive	\$ 250	Included
	4. Specified Perils Excluding Theft	4. Specified Perils	\$	
	Total Premiums			\$

Provided that:

- The perils for which indemnity is provided in this endorsement are as described in Section C of the policy;
- The indemnity provided by this endorsement applies only to an automobile of the _____ type or only with respect to automobiles in the insured's care, custody or control in connection with the insured's business of _____;
- The Insurer shall not be liable for loss or damage 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 to an automobile which is owned or leased by the employer of these persons, or to a "Customer's Automobile" as defined in 8 (b) of the General Provisions, Definitions and Exclusions of the Standard Garage Automobile Policy;
- Where applicable to the coverage provided by this endorsement, the Additional Agreements of Insurer under Section A of the policy shall apply to this endorsement;
- The Insurer shall not be liable under this endorsement for any amount in excess of **\$50,000** for any one occurrence, exclusive of amounts under provision 4 above;
- Such automobile is being used with the consent of the owner or lessee.

Attached to and Forming Part of Policy No. _____	_____ of Intact Insurance Company
Issued to: _____	
This endorsement shall be effective from: _____	dd/mm/yyyy

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