



Intact Insurance Company (The Company/Insurer)

N.B.E.F. No. 20 LOSS OF USE ENDORSEMENT

Issued to:	Broker: Broker No.	Policy Number:
This endorsement shall be effective from 12:01 A.M Local Time.		

In consideration of the premium as 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 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.

Provided always, that:

- (1) The Insurer shall not be liable for such expense in excess of \$ Refer to Certificate of Automobile Insurance per day nor totaling more than \$ Refer to Certificate of Automobile Insurance 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. Local Time 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 or 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.

If more than one automobile is insured under this policy, this endorsement shall apply only to the automobile(s) described in item(s) number Refer to Certificate of Automobile Insurance of the schedule of automobiles attached to and forming part of this policy.

Section		Premium
C	Sub. Sec. 1	\$
	2.	\$
	3.	\$
	4.	\$
TOTAL		INCL

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