

## ENDORSEMENTS

### **Standard Policy Form No. 1: Owner's Policy**

If two or more of the following \*eligible endorsements are purchased, a discount will be applied. The discount percentage will vary with the amount of \*eligible endorsements purchased.

\*Eligible Endorsements:

\*NSEF 20

\*NSEF 27

\*NSEF 35

\*NSEF 43R/NSEF 43R(L)

# of *Eligible Endorsements	% Discount applied to *Eligible Endorsements
2	10%
3	12.5%
4	20%

### **2 - Drive Other Automobiles Endorsement (Named Persons)**

Extends coverage under Sections A, A.1, B and D to the persons named on the endorsement who are not otherwise eligible for 'drive other automobiles' coverage under the policy.

Applies only to automobiles of the private passenger or station wagon type.

See Personal Lines rating and rules.

### **3 - Drive Government Automobiles**

Provides coverage to the Insured while operating Federal or Provincial Government vehicles.

Premium:

The premium charge is based on the highest rated government vehicle that may be in the Insured's custody, rated as if the vehicle were owned, taking into account driving record, type/use of vehicle, requested coverage, limits and deductibles.

The rate group is based on the highest valued government vehicle that may be in the Insured's custody and the latest model year available.

The charge for each coverage is the following percentage of the premium calculated as described above:

Third Party Liability	-	20%
Accident Benefits	-	50%
DCPD/Physical Damage	-	100%

## ENDORSEMENTS

### **4a - Permission to Carry Explosives Endorsement**

Grants permission to the Insured to carry the type of explosive named in the endorsement and no other type. Written only in limited circumstances. An Explosives questionnaire is required.

Premium: Refer to Company

**4b - Permission to Carry Radioactive Material Endorsement** Grants permission to the Insured to carry the type of radioactive material named in the endorsement and no other type. Written only in limited circumstances. A Radioactive Materials questionnaire may be required.

Premium: Refer to Company

### **5 - Permission to Rent or Lease Endorsement (Specified Lessees)**

Extends the policy to provide the lessee the same coverage as if the vehicle were an owned vehicle. Attached to policies for specified lessees on vehicles leased in excess of 30 days.

Premium: Rated for specified lessee.

### **6a - Permission to Carry Paying Passengers Endorsement**

Allows the Owner or Lessees of vehicles to carry passengers for car pools, etc. for which they would get compensation for gas and parking.

Premium: If incidental use of private passenger or light commercial vehicle, charges is 10% of Liability and Accident Benefit premiums. Otherwise, refer for rating.

### **6b - School Bus Endorsement**

Covers the additional passenger hazard exposure of a vehicle used as a school bus only (i.e.: cannot be used for other purposes). A separate and additional limit is shown for occupants' cover.

Premium: Refer to Company

### **8 - Property Damage Reimbursement Endorsement**

This endorsement is used when the insured agrees to reimburse a specified or actual amount of loss for damage to property of others where indemnity is provided under Section A of the policy. The endorsement must be signed by the Insured.

Premium: No premium charge or credit applies.

### **9 - Marine Use Exclusion**

Excludes coverage while vehicles are in or upon water or are being launched or landed. It is to be attached to all policies providing coverage on amphibious vehicles. The endorsement must be signed by the Insured.

Premium: No premium charge or credit applies.

## ENDORSEMENTS

**13c - Comprehensive Cover - Deletion of Glass Endorsement** This endorsement removes glass coverage from the Comprehensive section. Used as an underwriting tool for risks with glass claim history or risks susceptible to glass losses. The endorsement must be signed by the Insured.

Premium: Reduce the applicable "COMPREHENSIVE" premium by 50%.

**Note:** No premium discount applies if the comprehensive deductible exceeds \$500.

**16 - Agreement for Suspension of Coverage Endorsement** Used when a vehicle has been taken off the road. It suspends all coverage under the policy other than the portable coverage under the Third Party Liability section (i.e.: the "Drive Other Vehicles" coverage) and the Accident Benefits coverage available to an insured while in a non-owned uninsured vehicle or while hit as a pedestrian by such a vehicle. Not permitted on seasonal vehicles or fleet rated risks.

Premium: Refund is calculated when coverage is reinstated under Endorsement No. 17.

### **17 - Reinstatement of Coverage Endorsement**

Reinstates the coverage suspended by endorsement SPF 16.

Return Premium:

1. If the insurance is suspended for 60 consecutive days or more and is reinstated, the percentage refund for the period of suspension will be determined as follows:
  - 2 Months and less than 2 1/2 Months: 15%
  - 2 1/2 Months and less than 3 Months: 19%
  - 3 Months and less than 3 1/2 Months: 22%
  - 3 1/2 Months and less than 4 Months: 26%
  - 4 Months and less than 4 1/2 Months: 30%
  - 4 1/2 Months and less than 5 Months: 34%
  - 5 Months and less than 5 1/2 Months: 38%
  - 5 1/2 Months and less than 6 Months: 41%
  - 6 Months or more: 45%

The above percentages will be applied to the following policy premiums:

- If the Insured owns another vehicle upon which coverage is not suspended: 100%
- If the Insured does not own another vehicle, 50% of Accident Benefits Premium and 100% of all other suspended coverage.

If the insurance is not reinstated or is reinstated and cancelled in full by the Insured, a short rate refund of the premium for the period of cancellation shall be paid to the Insured. In no event, however, shall credit or refund be granted for any cancellation period of less than 60 consecutive days.

**Note:** No return premium applies if suspension of coverage is less than 60 days.

## ENDORSEMENTS

### **19 - Limitation of Amount Endorsement**

The standard policy insures up to the actual cash value of the automobile. This endorsement limits the amount payable to the amount specified in the endorsement or the actual cash value, whichever is less.

The rate group is based on appraised value of the vehicle using latest model year published in the Rate Group pages. The endorsement must be signed by the Insured.

Premium: No premium charge or credit applies.

### **19a - Valued Automobile(s) Endorsement**

This endorsement provides coverage on an agreed value basis with no actual cash value limitation. Current appraisal by a qualified appraiser and photograph are required.

The rate group is based on appraised value of the vehicle using latest model year published in the Rate Group pages. The endorsement must be signed by the Insured.

Premium: No additional charge.

### **\*20 - Loss of Use Endorsement**

The loss of use endorsement provides for the rental of an automobile while insured vehicle is out of use due to a covered physical damage claim.

This endorsement may be added only if the insured vehicle has All Perils, Collision, Comprehensive or Specified Perils coverage.

Premium:

The following per vehicle premium charge applies based on the selected per occurrence limit:

Limit	Classes 33/35/36/43	All other classes
\$1000	\$50	\$80
\$2500	\$94	\$177
\$5000	\$125	\$300

If higher limits are required, Refer to Company.

## ENDORSEMENTS

### **21A – Monthly Reporting Basis Fleet Endorsement**

Applicable only to automobile fleet policies.

When the policy is issued with this endorsement, an advance premium is charged, and the Insured is required to submit details of receipts or mileage (as applicable) by the 15th day of each month. When the earned premium computed on the basis of the reports from the Insured exceeds the amount of the advance premium, the Insured is required to pay such excess amount. During the rest of the policy term premiums are paid as they are earned (on a monthly basis).

Refer to Company

### **21B – Blanket Basis Fleet Endorsement**

Applicable only to automobile fleet policies.

When the policy is issued with this endorsement, an advance premium based on an annual estimate is charged.

The Insured is then required to report any changes to the list of automobiles insured at the end of the policy term. The premium is then adjusted on the basis of the report and either an additional or a return premium is calculated. May be adjusted pro rata or on a 50/50 basis as specified on the endorsement.

### **22 - Damage to Property of Passengers**

For use with Public Vehicles. Not required when 6c issued, but should be used with 6b.

Premium: Refer to Company

### **23a - Mortgage Endorsement**

Makes loss payable to mortgagees, lienholders and insureds as their interest may appear.

Premium: No additional charge.

### **23b - Mortgage Endorsement**

Same as 23a, except the insurer agrees to pay loss even if insured breaches a policy condition.

Not offered by Intact.

### **24 - Fire Apparatus Endorsement**

This endorsement is used to exclude fire apparatus from coverage under Section C of the policy while apparatus is removed from the automobile at the location of a fire. Required for fire trucks.

Premium: No premium charge or credit applies.

### **25a - Multiple Alteration Endorsement**

Used to process changes such as additions and deletions to the policy.

## ENDORSEMENTS

### **\*27 - Legal Liability for Damage to Non-Owned Automobiles Endorsement**

This endorsement extends coverage for legal liability for loss or damage arising from the care, custody, or control of any automobile, including its equipment, not owned by the Insured.

- Vehicles must have full Section C coverage to be eligible.
- The rating is on an annual basis and allows for multiple trips.
- 30 consecutive days' coverage.
- \$500 deductible on Collision and Comprehensive.

Limit on private passenger or light commercial type vehicle	Premium
\$75,000	\$60
\$100,000	\$85
\$150,000	\$135

If higher limits are required, refer to company.

For extension of 30-day period or change in deductible Refer to Company. Include the following information:

- Length of time coverage is required.
- Reason for the extension of coverage.
- Type of vehicle the Insured intends to operate.
- Frequency of trips.
- Arrangements made for the garaging of the Insured's own vehicle.

### **27b - Legal Liability for Damage to Non-Owned Automobiles Endorsement (business operations)**

Used to cover legal liability for damage to non-owned automobiles rented or hired by the Insured in connection with business operations. Available on private passenger and light commercial type automobiles/trailers (as described on the endorsement) rented or hired for a period not exceeding 30 consecutive days. Coverage can be extended to other persons not otherwise covered by the policy – such additional persons must be specifically named on the endorsement.

Premium:

Annual premium charge\* is:

1. \$50. per vehicle for a \$50,000 limit of coverage and \$500 minimum deductible Collision and Comprehensive;
2. \$75. per vehicle for a \$75,000 limit of coverage and \$500 minimum deductible Collision and Comprehensive;
3. \$100 per vehicle for a \$100,000 limit of coverage and \$1,000 minimum deductible Collision and Comprehensive.

If higher limits are required, refer to Company.

**Note:** If coverage is required for heavy commercial automobiles/trailers, refer to Company with the following information:

- Coverage and deductibles;
- Limit of liability per accident;
- Type of automobile;
- Use of automobile.
- Estimated annual number of rental days.

## ENDORSEMENTS

**28 - Reduction of Coverage for Named Persons Endorsement** Limits coverage to statutory limits on Liability, Accident Benefits and Uninsured Motorist while the person named in the endorsement is operating the insured vehicle. Physical damage may be deleted or written with increased deductibles. The endorsement must be signed by the Insured.

Premium: No premium charge or credit applies.

**28A — Excluded Driver Endorsement**

Excludes all coverage while the named person is operating any insured automobile. Must be signed by both the Excluded Driver and the Named Insured.

Refer to Company

**30 - Excluding Operation of Attached Machinery Endorsement** This endorsement is used to exclude liability under Section A of the policy for operation of certain types of attached machinery, such as that used for well drilling, spraying, welding, excavating or hoisting.

Premium: No premium credit applies to third party liability or accident benefits. As physical damage is not excluded, the reported List Price New (LPV) of the automobile must include the value of the attached machinery. Applicable rate group is based on the total value of the automobile including attached machinery.

**31 - Non-Owned Equipment Endorsement**

Covers insured's liability for non-owned equipment attached to Insured's auto, (i.e.: road sanding and salting equipment owned by government).

The rate group is based on the total value of the automobile including attached non-owned equipment.

Premium: No additional charge.

**32 - Recreational Vehicles Endorsement**

Extends coverage so underage or unlicensed drivers can use recreational vehicles but only off highway.

Refer to Personal Lines rating and rules.

**\*35 – Emergency Service Expense Endorsement**

Coverage for up to \$100 per occurrence is provided for towing and emergency service expense if the insured vehicle is disabled.

Premium: \$15 Per vehicle.

**40 - Fire and Theft Deductible Endorsement**

The standard policy does not impose a deductible if the loss or damage is caused by fire or theft of the entire automobile. This endorsement extends the deductible to apply to these types of losses as well. The endorsement must be signed by the Insured.

Premium: No premium charge or credit applies.

## ENDORSEMENTS

### \*43R - Limited Waiver of Depreciation Endorsement

### \*43R – Limited Waiver of Depreciation Endorsement (Specified Lessee)

This endorsement waives depreciation if the loss or damage occurs within 24 months of the original purchase/lease date. If the 24 months end during the term of the policy, the coverage will continue until the expiry date of that policy period.

#### Eligibility:

1. Available on private passenger and light commercial type automobiles up to 6,350kg;
2. The insured must be the original owner/lessee of the automobile;
3. The vehicle must carry All Perils coverage, or Collision and Comprehensive or Specified Perils coverage;
4. Not available on recreational vehicles.

\* Available on demonstrator vehicles with less than 5,000 km.

Year of Coverage	% of DCPD, All Perils or Collision & Comprehensive or Specified Perils premium (after applicable discounts and surcharges)
1	10%
2	14%

Subject to a minimum premium of \$50 and a maximum premium of \$200.

### 44 - Family Protection Endorsement

This endorsement indemnifies *eligible claimants* for amounts they are legally entitled to recover from an *inadequately insured motorist* as compensatory damages in respect of bodily injury or death sustained by an *insured person*.

The limit of coverage is the amount by which the limit of Family Protection coverage\* exceeds the limits available to the *inadequately insured motorist* less recovery from certain other sources.

\* Unless otherwise stated, the limit of Family Protection coverage is the same as the limit provided under Section A of the policy.

Refer to the policy wording for *defined terms*.

Premiums: See rate pages.



## ENDORSEMENTS

### **Responsible Driver Guarantee**

The Responsible Driver Guarantee protects drivers who qualify for a driving record 6 from the consequence of a first chargeable at fault accident. To qualify for Responsible Driver Guarantee protection, all eligibility and conditions outlined below must be met.

#### **Eligibility and Conditions:**

All drivers of the insured vehicle must be disclosed and must qualify for driving record 6 in accordance with current driving record eligibility.

- Drivers will not be considered “accident free” if there was a chargeable at fault accident protected under a similar special discount or endorsement offering by a prior carrier.
- The Responsible Driver Guarantee is not available on rate classes 53, 61, 62, 63, 64 or public vehicles.
- The Responsible Driver Guarantee can be purchased at any time during the policy term but only if no chargeable at fault accident occurred prior to the effective date of the addition.

The Responsible Driver Guarantee must be renewed each year to remain valid. If it is not renewed or is renewed and subsequently

- deleted, the driving record of the affected vehicle will be adjusted in accordance with current driving record eligibility rules in effect on the date the Responsible Driver Guarantee is non-renewed or deleted.

The Responsible Driver Guarantee will not apply if:

1. There has been a violation of any Statutory Conditions or a policy condition in relation to the accident; or
2. The responsible driver is convicted of a major or serious offence or an offence under the Criminal Code of Canada in relation to the accident.

Premium: The per vehicle premium for eligible vehicles is 7.5% of the premium for Accident Benefits, Collision, (including Collision portion of All Perils), Direct Compensation and Third Party Liability Coverage (after applicable discounts and surcharges). Subject to a minimum premium of \$50 and a maximum premium of \$200.

## ENDORSEMENTS

### **Standard Policy Form No. 4: Garage Policy**

**All:** Refer to Company for rating.

#### **70 - Named Chauffeur Endorsement**

This endorsement restricts coverage under Section C of the policy to a named person. The endorsement must be signed by the Insured.

#### **71 - Excluding Owned Automobiles Endorsement**

Excludes coverage to automobiles owned, hired, or leased by the insured. The endorsement must be signed by the Insured.

#### **72 - Multiple Alteration Endorsement**

This endorsement is used for amending the policy.

#### **73 - Excluding Financed Automobiles Endorsement**

Used to exclude physical damage coverage under Part C on vehicles insured under a floor plan or other financing arrangement. Attached to all policies covering automobile dealerships. The endorsement must be signed by the Insured.

#### **74 - Open Lot Pilferage Endorsement - Owned Automobiles**

Provides coverage for theft while the vehicle is in an open lot or unroofed space.

#### **75 - Open Lot Pilferage Endorsement - Customer's Automobiles**

The policy only provides for total loss by theft from an open lot. This endorsement extends coverage to include partial loss by theft under Section E.

#### **76 - Additional Insured Endorsement**

This endorsement is used to extend coverage to named persons who have been provided with garage automobiles but are not covered by the policy (ie: an inactive partner or a driver who is not also an employee).

#### **77 - Liability for Comprehensive Damage to a Customer's Automobile Endorsement (including open lot theft)**

This endorsement gives Comprehensive coverage instead of Specified Perils coverage in Section E - Subsection 2.

## ENDORSEMENTS

**78 - Reduction of Coverage For Named Persons Endorsement** This endorsement reduces limits or coverage under the policy while the person named in the endorsement is driving. The endorsement must be signed by the Insured.

**79 - Fire and Theft Deductible Endorsement**

Extends the deductible to apply to losses by fire and theft of the entire automobile. Applicable to owned vehicles covered under Part C. Used as an underwriting tool to control frequency of losses. The endorsement must be signed by the Insured.

**80 - Specified Owned Automobile Physical Damage Coverage**

Limits physical damage cover to only those vehicles specified in the endorsement. This endorsement is intended for use when insured has a high number of employees but few owned vehicles. It allows the insured to specifically declare owned vehicles and not pay premium based on a high number of employees. The endorsement must be signed by the Insured.