
THE AVIVA EXTRA VALUE OPTION ENDORSEMENT (E.V.O.) - MULTI-POLICY

(For Private Passenger Vehicles only)

The **endorsement** heading must be entered in the "Declarations" section of the insurance contract. Details required for the **endorsement** may be entered in the "Declarations" section or in the **endorsement** itself, at the **insurer's** option.

Summary of Additional Coverages provided by this endorsement:

1. Compensation for travel costs (rental, taxicabs, etc.) up to a maximum amount of \$1,500 every time that your automobile cannot be used following a loss or damage;
2. Coverage up to \$50,000 if you are liable for the damage to a rented or borrowed automobile;
3. An amount of \$15,000 life insurance for yourself and your spouse in case of death following any automobile accident whether you are a driver or a passenger of an automobile or a pedestrian. All other terms and conditions of this coverage remain the same;
4. No deductible for total loss, up to a maximum of \$500 (theft of the entire vehicle is not considered a total loss);
5. No deductible for hit and run claims, up to a maximum of \$500;
6. Extend coverage to include any other automobile personally driven.

Note: The above wording is only a summary of the additional coverages included in your policy; only the terms and conditions of the additional coverages outlined below shall have full force and effect.

The **Extra Value Option Endorsement** only applies to the automobile described and specifically stated on the Declaration Page.

If more than one automobile is insured under this policy, this endorsement shall apply only to the automobile(s) against which the E.V.O. is designated in the schedule of automobiles forming part of this policy.

In consideration of the additional premium, it is hereby understood and agreed that in respect to the described automobile to which the endorsement applies, the basic policy, Q.P.F. No. 1 - Owner's Form - is extended to include the additional coverages outlined below. The additional coverages automatically terminate concurrently with the cancellation of insurance provided by Section B, subsection 1 - All Perils or subsection 2 - Collision or Upset.

Q.E.F. No. 20A - Travel costs (*broad form*)(Section B)

Endorsement description

This **endorsement** extends coverage under Section B of the insurance contract by replacing the wording of Article 4.1, "Travel costs due to theft of insured vehicle" with the wording below.

This **endorsement** will apply only to the specified vehicle and only if the value of **damage** to the specified vehicle is greater than the **deductible** amount applicable to the **loss** that caused the **damage**.

"4.1 Travel costs

4.1.1 Description of travel costs

If the **named insured** is no longer able to use the insured vehicle due to a covered **loss**, the **insurer** will reimburse expenses incurred for

- public transportation;
- leasing of a **temporary replacement vehicle**;
- taxicab fares.

Upon submission of receipts, payment for the above expenses will be made up to a maximum of \$1500 per **loss** for each insured vehicle. The above amounts cannot be less than the amounts that were entered in Additional coverages 4.1, of the insurance contract.

4.1.2 Application of coverage

If the entire insured vehicle was stolen, this coverage will apply only to expenses incurred from 12:01 A.M. the day after the theft is reported to the police or to the **insurer**.

For all other covered **losses**, this coverage will apply only to expenses incurred from the time at which the insured vehicle:

- can no longer be operated under its own power due to **damage** to the vehicle; or
- is delivered for repair, if it can still be operated in spite of **damage** to the vehicle.

Expenses will be eligible for reimbursement even if the insurance contract has expired since the **loss**.

Expenses will no longer be eligible for reimbursement once

- the insured vehicle has been replaced or repaired; or
- a settlement agreement for the **loss** has been reached before the insured vehicle is replaced or repaired."

4.1.3 Additional costs covered during a trip

When a covered **loss** occurs during a trip, the expenses described in paragraphs (a) and (b) below will be covered, in addition to the expenses listed in paragraph 4.1.1.

The expenses will be covered up to a maximum of 50% of the maximum amount payable per **loss** shown in paragraph 4.1.1.

(a) Any additional travel expenses incurred by the **named insured**, his or her **spouse** or any other person whose domicile is the same as theirs, to:

- continue the trip;
- return to the domicile of the **named insured**;
- return to where the insured vehicle is usually parked.

Additional expenses include the cost of meals and accommodation and the cost of transportation of personal effects.

(b) Any other additional expenses similar to those described in paragraph (a), incurred to retrieve the insured vehicle where it was repaired and return it to one of the following places:

- the current location of the named insured, his or her spouse or any other person whose domicile is the same as theirs. However, if that location is further away than the travel destination that had been planned before the loss, only the expenses required to return the insured vehicle to the planned destination are covered;
- the domicile of the named insured; or
- the place where the insured vehicle is usually parked.

The expenses must have been incurred by the **named insured**, his or her **spouse** and any other person whose domicile is the same as theirs or any person of their choice.”

Q.E.F. No. 27A-Civil liability resulting from damage caused to vehicles of which named insured is not owner (excluding vehicles provided by an employer) (Section A)

Endorsement description

This **endorsement** extends coverage under Section A of the insurance contract to the financial consequences that an insured person may incur when civilly liable for:

- **damage** caused to a vehicle of the private passenger vehicle type excluding motorcycles, mopeds, snowmobiles, all terrain vehicles and motor homes, or its equipment and accessories; and
- disappearance of the vehicle or its equipment and accessories.

Civil liability may be contractual or extracontractual.

Insured persons

In this **endorsement**, “insured person” refers to:

- the **named insured**;
- his or her **spouse**;
- any person designated in a Q.E.F. No. 2 entitled “*Vehicles of which named insured is not owner when driven by named drivers*”, attached to the insurance contract;
- the legal representatives and the succession of all the above listed insured persons.

However, if the **named insured** is a legal person, partnership or association, “insured person” refers to:

- any employee, shareholder, partner or member authorized by the **named insured**;
- their **spouse**;
- any person designated in a Q.E.F. No. 2, attached to the insurance contract;
- the legal representatives and the succession of all the above listed insured persons.

or solely:

- their **spouse**;
- any person designated in a Q.E.F. No. 2, attached to the insurance contract;
- the legal representatives and the succession of all the above listed insured persons.

Application

1. The insured person must have the care, custody or control of the vehicle or its equipment and accessories.
2. The insured person or anyone whose domicile is the same as that of the **named insured** must not be the **owner** of the vehicle or its lessee for at least one year or under a contract of leasing .

Covered perils and insurance premium

Coverage is provided only for those perils for which a **deductible** or an **insurance premium** is shown in the table below, or entered specifically for this **endorsement** in the “*Declarations*” section of the insurance contract:

SECTION A: Coverage for civil liability arising from property damage and bodily injury caused to another person		
PERILS	DEDUCTIBLE	INSURANCE PREMIUM
<u>Protection 1: “All perils”</u>	Deductible per loss: As per the deductible stated on the Declaration Page for each subsection	\$
<u>Protection 2: Perils of collision and upset</u>		\$
<u>Protection 3: All perils other than collision or upset</u>		\$
<u>Protection 4: Specific perils</u>		\$
Total:		\$ Included

Clarifications

- (1) Protections 1, 2, 3 and 4 have the same meanings as in Section B of the insurance contract. The exclusions specified in that section will apply, as the case may be.
- (2) An **amount of insurance** of \$50,000 will apply per **loss**, plus expenses, costs and interest arising from a lawsuit.
- (3) Where applicable, the additional coverage provided under Section A of the insurance contract may apply.
- (4) The **insurer** agrees not to exercise any recourse against a person who, with the insured person’s consent, has the care, custody or control of the vehicle or its equipment and accessories, unless that person:
 - was engaged in a **garage business** at the time of the **loss**; or
 - failed to comply with the insurance contract.

Q.E.F. No 34 - Accident Benefits Insurance

Endorsement Q.E.F. No. 34 stated in the Policy Declarations forms an integral part of the contract. The amount stated under division 1, subdivision 1 and 2 are increased to \$15,000. Furthermore, the percentage of the Principal sum stated in this endorsement as applicable to the "spouse of the Named Insured", is increased from 50% to 100%.

Q.E.F. No. 41 -Change to deductibles (Section B)

This endorsement makes the following changes to the deductible amounts under Section B, as entered in Item 4, "Declarations" of the insurance contract :

Option - Deductible Waiver - Total Loss

Upon the occurrence of loss or damage to the insured automobile which results in a total or constructive total loss, the Insurer will not apply the deductible clause stated in the policy for the peril involved, up to a maximum of \$500 (theft of the entire vehicle is not considered a total loss).

Option - Deductible Waiver - Hit & Run

If the insured vehicle is damaged as a result of an accident occurring on public roads caused by an unidentified driver (hit & run), the deductible will be waived provided that the vehicle is covered under Section B for Protection 1 or Protection 2 and the accident is reported to the police as soon as possible after the occurrence and at the site of the said hit and run, up to a maximum of \$500.

If more than one automobile is insured under the policy, this endorsement applies to the automobile(s) against which the **EXTRA VALUE OPTION ENDORSEMENT (E.V.O.)** is designated in the policy Declarations.

This endorsement is attached to and forms part of the policy and shall be effective from the local time and effective date of the policy or renewal thereof, if added to the policy during the policy period from the local time and effective date of the endorsement specifying the addition of this coverage. Except as otherwise provided in this endorsement, all other terms and conditions of the contract remain the same.

All other terms and conditions of the contract remain the same.