

## SUMMARY OF COVERAGES

Your standard automobile insurance contract is extended to include **six important features**. The following description is only a brief summary of these coverages.

- **Travel costs (Q.E.F. No. 20a – broad form)**

Reimbursement of expenses incurred for leasing of a temporary replacement vehicle, for public transportation or for taxicab fares, if you are not able to use the insured vehicle due to a covered loss:

- Daily limit: \$75
- Overall maximum: \$2,250
- Maximum for additional costs covered during a trip: \$1,125

- **Deductible waiver – Hit and Run (Q.E.F. No. 41)**

The deductible amount entered in the insurance contract will not be applied to claims for damage caused by a hit and run (police report required).

- **Deductible waiver – Total Loss (Q.E.F. No. 41)**

The deductible amount entered in the insurance contract will not be applied if the vehicle is a total loss.

- **Vehicles of which named insured is not owner and when driven by named drivers (Q.E.F. No. 2)**

Includes protection for drivers not named in the insurance contract, when driving a motor vehicle used for personal purposes that you do not own, with your permission.

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

Coverage is provided up to a limit of \$60,000 if you are held liable for damage caused to a rented or borrowed motor vehicle used for personal purposes, or to a rented or borrowed caravan, tent trailer, trailer or semi-trailer.

- **Accident benefits insurance - Change to amount of insurance (Q.E.F. No. 34 (A-B))**

The Accident benefits insurance (Q.E.F. No. 34) attached to your insurance contract is changed to provide \$15,000 life insurance coverage for yourself and your spouse in case of death following any motor vehicle accident whether you are a driver or a passenger in a vehicle or a pedestrian.

# INOV

The title of this product must be entered in the "Declarations" section of the insurance contract.

Specified vehicle: The **described vehicle** whose reference number is shown in the "Declarations" section for this product.

For the specified vehicle, INOV extends the coverage of the insurance contract by adding the following **endorsements**:

## 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:

- **Deductible waiver – Hit and run**

If **damage** to the insured vehicle arises from a collision with a **motor vehicle** and the identity of the driver or **owner** of the vehicle that caused the accident is not known (hit and run), the **insurer** will not apply the **deductible** shown in the insurance contract provided that the accident is reported to the police as soon as possible after it occurs.

- **Deductible waiver – Total loss**

Upon the occurrence of **damage** to the insured vehicle which results in a total loss or constructive total loss, the **insurer** will not apply the **deductible** shown in the insurance contract for the peril involved.

## Q.E.F. No. 34 (A-B) – Accident benefits insurance (change to amount or insured persons)

This **endorsement** changes Q.E.F. No. 34 entitled "Accident benefits" of the insurance contract, based on Option 34A.

### OPTION 34A – CHANGES WHEN THE NAMED INSURED IS AN INDIVIDUAL

This option provides that, for the persons named in the table below:

- the maximum amounts shown in the table will change those shown in Q.E.F. No. 34 by replacing or, where applicable, adding to them;
- coverage will apply only for the divisions and subdivisions where an amount is shown in the table below:

Insured person	Division 1 Subdivision A Death benefits (principal sum)	Division 1 Subdivision B Dismemberment benefits (principal sum)	Division 1 Subdivision C Reimbursement of medical expenses (maximum)	Division 2 Total disability benefits (maximum, per week)
<b>Spouse of the named insured</b>	100% of the principal sum entered in the "Declarations" section.			

## Q.E.F. No. 2 – Vehicles of which named insured is not owner and when driven by named drivers (Section A)

This **endorsement** extends coverage under Section A of the insurance contract by adding the following paragraph to Article 2 entitled "Insured vehicles":

"a vehicle of the **motor vehicle used for personal purposes** type when driven, at the time of the loss, by one of the following persons:

- a) all drivers residing at the same address as the **named insured**;
- b) all drivers while driving, with the **named insured's** permission, a **motor vehicle used for personal purposes** that is not owned by the **named insured** but is in the **named insured's** care, custody or control.

For the vehicle to be considered an "insured vehicle" under Section A, the following conditions must be met:

1. At the time of the **loss**, the vehicle is not being driven in connection with a **garage business**.
2. The **owner** or frequent user of the vehicle is not one of the following persons:
  - the **named insured** or anyone whose domicile is the same as that of the **named insured**;
  - any person mentioned in a) and b) above or anyone whose domicile is the same as that of such person.
3. The vehicle is not provided by an employer of:
  - the **named insured** or anyone whose domicile is the same as that of the **named insured**;
  - any person mentioned in a) and b) above or anyone whose domicile is the same as that of such person.

4. The vehicle is not appropriated to a use:

- as a taxicab, bus or coach; or
- for commercial delivery.”

### Q.E.F. No. 20a – Travel costs (broad form) (Section B)

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 \$75 a day and \$2,250 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. 27 – Civil liability resulting from damage  
caused to vehicles of which named insured is not owner  
(including 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 following type or its equipment and accessories: **motor vehicle used for personal purposes**, caravan, tent trailer, trailer or semi-trailer used for personal purposes; 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 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.

**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** is shown in the table below:

SECTION A: Coverage for civil liability arising from property damage and bodily injury caused to <b>another person</b>		
PERILS	DEDUCTIBLE PER LOSS	INSURANCE PREMIUM
Protection 1: "All perils"	\$250	See " <i>Declarations</i> " section

**CLARIFICATIONS**

1. Protection 1 has 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 \$60,000 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.

**All other conditions of the insurance contract remain the same.**