

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.

Name of insurer: Royal & Sun Alliance Insurance Company of Canada.

Named insured: Stated in the "Declarations".

Endorsement to automobile insurance policy no.: Stated in the "Declarations".

Effective date: This **endorsement** will apply from the date stated in the "Declarations" at 12:01 A.M. standard time at the address of the **named insured**.

Specified vehicle: This **endorsement** will apply only to the following **described vehicle:** Stated in the "Declarations".

Additional insurance premium payable:

- Amounts payable: Stated in the "Declarations".
- Due date: Stated in the declarations.

The Quebec Automobile Insurance Policy Q.P.F. NO. 1 (Owner's Standard Form) is extended to include the following supplementary coverages:

**QUEBEC ENDORSEMENT FORM
Q.E.F. NO. 41
CHANGE TO DEDUCTIBLES
(Section B)**

Endorsement description

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 & run

In the event of **damage** to the **described vehicle** caused by **another** unidentified **person** (Hit and run) the **insurer** agrees to waive up to \$500 the deductible stipulated in the Declarations, provided:

- (i) the **damage** occurred on a public road;
- (ii) the accident is reported to police within twenty-four (24) hours.

This additional agreement applies only if the automobile is insured for collision and upset.

Deductible waiver – Total loss

In the event **damages** to the **insured vehicle** result in a total or constructive total loss, the **insurer** agrees to waive up to \$500 the **deductible** stipulated in the Declarations pertaining to the coverage applicable.

This additional agreement applies only if the automobile is insured for the protection of section B applicable to the loss.

**QUEBEC ENDORSEMENT FORM
Q.E.F. NO. 2
VEHICLES OF WHICH NAMED INSURED IS NOT OWNER
AND WHEN DRIVEN BY NAMED DRIVERS
(Section A)**

Endorsement description

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 private passenger type when driven, at the time of the **loss**, by a named person.

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**;
 - a person mentioned in the table 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**;
 - a person mentioned in the table 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."

Named person(s): All drivers mentioned in the Declarations and residing in the same dwelling premises as the **named insured**.

**QUEBEC ENDORSEMENT FORM
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 \$1,500 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."

**QUEBEC ENDORSEMENT FORM
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 private passenger type and travel trailers or their 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 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:

- the following persons: stated on the "Declarations";
- 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

- The insured person must have the care, custody or control of the vehicle or its equipment and accessories.
- 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:

<u>SECTION A:</u> Coverage for civil liability arising from property damage and bodily injury caused to another person		
PERILS	DEDUCTIBLE	INSURANCE PREMIUM
Protection 1: "All perils"	Deductible per loss: Stated in the "Declarations"	Stated in the "Declarations"
Protection 2: Perils of collision and upset	Stated in the "Declarations"	Stated in the "Declarations"
Protection 3: All perils other than collision or upset	Stated in the "Declarations"	Stated in the "Declarations"
Protection 4: Specific perils	Stated in the "Declarations"	Stated in the "Declarations"
Total:		Stated in the "Declarations"

Clarifications

- 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.
- An **amount of insurance** of \$40,000 will apply per **loss**, plus expenses, costs and interest arising from a lawsuit.
- 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.

DEDUCTIBLE: If the described automobile is not insured under the subsection of section B applicable to the loss, a \$500 deductible will apply.

**QUEBEC ENDORSEMENT FORM
Q.E.F. NO 34
ACCIDENT BENEFITS INSURANCE**

At subdivision A - Death benefits, the percentage of the principal sum mentioned on this **endorsement** for the named insured's **spouse** is increased from 50 % to 100 %.

SPECIAL PROVISIONS

The supplementary coverages provided in this Insurance contract shall automatically terminate if all coverages under section B are deleted from this policy.

All other conditions of the insurance contract remain the same.