

## PROTECTION PLUS OPTION

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:** As stated in the "Declarations" section of the insurance contract.

**Named insured:** As stated in the "Declarations" section of the insurance contract.

**Endorsement to automobile insurance policy no:** As stated in the "Declarations" section of the insurance contract.

**Effective date:** As stated in the "Declarations" section of the insurance contract.

**Additional insurance premium payable and due date:** As stated in the "Declarations" section of the insurance contract.

**Specified vehicle:** This **endorsement** will apply only to the **described vehicle** stated in the "Declarations" section of the insurance contract.

The **endorsements** printed below apply only if the Protection Plus Option **endorsement** is shown on the "Declarations" section of the insurance contract. If more than one automobile is insured under this contract, this **endorsement** shall apply only to the automobile(s) against which the specific **endorsement** is designated in the "Declarations" section.

### Q.E.F. N<sup>o</sup>. 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 motor vehicle used for personal purposes when driven, at the time of the **loss**, by any "named person" as defined below.

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**;
  - an "insured person" 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**;
  - an "insured person" 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."

#### Definition: « Named persons »

Name, age, relationship to **named insured**: all drivers whose domicile is the same as the **named insured's** and all drivers with the **named insured's** consent using a private passenger vehicle not owned by the **named insured** in his care, custody or control.

All other conditions of the insurance contract remain the same.

### Q.E.F. N<sup>o</sup>. 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 \$75 per day and up to a maximum of \$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.”

All other conditions of the insurance contract remain the same.

### **Q.E.F. N<sup>o</sup>. 27 – CIVIL LIABILITY RESULTING FROM DAMAGE CAUSED TO VEHICLES OF WHICH NAMED INSURED IS NOT OWNER (INCLUDING VEHICLES PROVIDED BY AN EMPLOYER) (SECTION A)**

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 motor vehicle used for personal purposes 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:

- the following persons: .....
- 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 entered specifically for this **endorsement** in the “*Declarations*” section of the insurance contract.

## Clarifications

- (1) Protections 1 "All perils", 2 "Perils of collision and upset", 3 "All perils other than collision or upset" and 4 "Specific perils" have the same meanings as in Section B of the insurance contract, and are subject to a \$250 deductible per occurrence except **loss** or **damage** caused by fire or lightning. The exclusions specified in that section will apply, as the case may be.
- (2) A maximum **amount of insurance** of \$100,000 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.

## Q.E.F. N<sup>o</sup>. 34 – ACCIDENT BENEFITS INSURANCE (IMPROVED)

Division 1, Subdivision A and B (Death benefits and Dismemberment benefits) of the Accident Benefits Insurance Q.E.F. No. 34 shown on the "*Declarations*" section of the insurance contract, is increased by \$5,000. The percentage of the principal sum stated in this policy for the **spouse** of the **named insured** is increased to 100%.

All other conditions of the insurance contract remain the same.

## Q.E.F. N<sup>o</sup>. 41 – CHANGE TO DEDUCTIBLES (SECTION B)

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

**HIT AND RUN** – If the **damages** caused to the insured vehicle result from an accident that occurred on a public road by **another person** who is not identified (Hit and Run), the **insurer** will not apply the **deductible** indicated on the "*Declarations*" page, only if the accident is reported to the police without delay.

**TOTAL LOSS** – If **damages** caused to the insured vehicle result in a total **loss** (or considered total), the **insurer** will not apply the **deductible** indicated on the "*Declarations*" page, under the implicated coverage.

All other conditions of the insurance contract remain the same.