



WHEN EXPRESSLY STIPULATED UNDER ITEM 4 OF YOUR POLICY *DECLARATIONS*, **PROPLAN** ENDORSEMENT ADDS TO YOUR AUTOMOBILE INSURANCE POLICY Q.P.F. No. 1 – OWNERS' FORM, THE COVERAGES LISTED BELOW:

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.

**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 comparable to **the described vehicle type used for personal purposes** when driven, at the time of the **loss**, by one of the following persons: **any driver whose domicile is the same as the named insured**.

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 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)**

If more than one automobile is insured under this contract, this coverage extension shall apply only to the automobile(s) against which the specific endorsement **PROPLAN** is designated in Item 4 of the declaration.

**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:

- leasing of a **temporary replacement vehicle** of a similar category to the insured vehicle;
- use of taxicab or any other mode of remunerated passenger transportation by automobile;
- public transportation; and
- additional expenses that would normally not have to be borne by the **named insured** for travel.

Upon submission of receipts, payment for the above expenses will be made up to a maximum of **\$3,500 per loss and without any daily limits** 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 **comparable to the described vehicle and to residential and domestic trailers used for personal purposes**, 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 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 persons designated in the “Declarations” section of your insurance contract;
- 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 specifically for the vehicles against which the specific endorsement PROPLAN is designated in the “Declarations” section of the insurance contract.

The applicable protections (Protections 1, 2, 3 and 4) are the same as those specified in Section B for the designated vehicle.

**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 \$75,000** 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. 41 – CHANGE TO DEDUCTIBLES (SECTION B)**

If more than one automobile is insured under this contract, this coverage extension shall apply only to the automobile(s) against which the specific endorsement **PROPLAN** is designated in Item 4 of the declaration.

**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:

The insurer will reimburse the **named insured** for the **deductible** amount applicable to section B, subject to a maximum of \$500, upon a total loss or constructive total loss of the designated vehicle.

The insurer will reimburse the **named insured** for the **deductible** amount applicable to section B, subject to a maximum of \$500, when the third party responsible cannot be identified at the time of the accident as a result of a hit-and-run accident.

This coverage extension is valid provided that the hit-and-run accident is reported to the police.

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**ALL OTHER CONDITIONS OF THE INSURANCE CONTRACT REMAIN THE SAME.**

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