



WHEN EXPRESSLY STIPULATED UNDER ITEM 4 OF YOUR POLICY *DECLARATIONS*, PROPLAN VU ENDORSEMENT ADDS TO YOUR AUTOMOBILE INSURANCE POLICY Q.P.F No1 – OWNERS' FORM, THE COVERAGES LISTED BELOW:

The **endorsement** heading must be entered in the "*Declaration*" section of the insurance contract. Details required for the **endorsement** may be entered in the "*Declaration*" section or in the **endorsement** itself, as 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 Articles 2 entitled "Insured vehicles":

"Any vehicle assimilated to a **commercial vehicle, with a gross vehicle weight not exceeding 4500 kg (10,000 pounds)** and driven at the time of the **loss** by a "designated person(s)".

For this 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 the following persons:
 - the **named insured** or anyone whose domicile is the same as the named insured;
 - a person mentioned in the table above or anyone whose domicile is the same as that 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

By "Named person's" we mean any driver having the same domicile as the **Named Insured** or all drivers who are employees of the **Named Insured** bound by a contract of employment and used for work purposes."

Q.E.F. NO 20D – TRAVEL COSTS (BROAD FORM) (SECTION B): NAMED INSURED – LEGAL PERSON.

IF MORE THAN ONE AUTOMOBILE IS INURED UNDER THIS CONTRACT, THESE COVERAGE EXTENSIONS SHALL APPLY ONLY TO THE AUTOMOBILE(S) AGAINST WHICH THE SPECIFIC ENDORSEMENT **PROPLAN VU** IS DESIGNATED IN ITEM 4 OF THE DECLARATIONS

This **endorsement** extends the 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 "insured person" 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 "insured person" for travel.

Upon submission of receipts, payment for the above expenses will be made up to a maximum of **\$4,000 per loss**, per automobile and without any daily limit.

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**.

- a) Any additional travel expenses incurred by the "insured person", to:
 - continue the trip.
 - return to the domicile of the "insured person".
 - 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 “insured person”. 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 “insured person”. or
- the place where the insured vehicle is usually parked.

The expenses must have been incurred by the “insured person” or any person of their choice.

Insured persons

In this coverage, “insured person” refers to:

- the **named insured**.
- his or her **spouse**.
- any other person whose domicile is the same as theirs.

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 other person whose domicile is the same as theirs.

or solely:

- the persons designated in the “Declarations” section of the insurance contract.
- their **spouse**;
- any other person whose domicile is the same as theirs.

Q.E.F. NO27 – 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

The coverage 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 **commercial vehicles with a gross weight not exceeding 4500 kg (10,000 pounds)** 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 coverage, “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 VU is designated in the “Declarations” section of the insurance contract.

Clarifications

1. Protections 1, 2, 3 and 4 have the same meaning as in Section B for the commercial vehicle mentioned in the “Declarations” section of the insurance contract and belonging to **named insured**. The exclusions specified in that section will apply, as the case may be.
2. An **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. NO 41 – CHANGE TO DEDUCTIBLES (SECTION B)

IF MORE THAN ONE AUTOMOBILE IS INURED UNDER THIS CONTRACT, THESE COVERAGE EXTENSIONS SHALL APPLY ONLY TO THE AUTOMOBILE(S) AGAINST WHICH THE SPECIFIC ENDORSEMENT **PROPLAN VU** IS DESIGNATED IN ITEM 4 OF THE DECLARATIONS

This endorsement makes the following changes to the deductible amounts under Section B, as entered in item, Declaration of the insurance contract.

- The **insurer** reimburses 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 be reported to the police.

ALL OTHER CONDITIONS OF THE INSURANCE CONTRACT REMAIN THE SAME.
