

AB-S.E.F. No. 16
SUSPENSION OF COVERAGES ENDORSEMENT

In consideration of a premium refund, the specified coverages are suspended and the automobile will be continuously taken out of use and not operated. The Insurer will not pay a refund when the specified coverages are suspended and the automobile is continuously taken out of use and not operated for a period fewer than 45 consecutive days.

The Insurer will not pay any claims that would have been payable under the coverages suspended by this endorsement for any accident occurring while this endorsement is in force.

Under this endorsement, the following coverages for the use or operation of an automobile are suspended:

- Section A - Third Party Liability;
- Section A.1 - Direct Compensation for Property Damage: coverage is not suspended if a loss occurs when the vehicle is not in use or operation;
- Section B - Accident Benefits;
- Section C, Subsection 1 - All Perils, but only for loss or damage caused by Collision or Upset; and
- Section C, Subsection 2 - Collision or Upset.

This endorsement applies to the use or operation of:

- a described automobile;
- an automobile substituted for the described automobile;
- a newly acquired automobile where there is only one described automobile; and
- a temporary substitute automobile.

The Insurer may choose to refund a portion of the premium when the Insured signs this endorsement or upon reinstatement of coverages.

Coverages remain suspended by this endorsement until coverages are reinstated by the AB-S.E.F. No. 17, Reinstatement of Coverage Endorsement.

If more than one automobile is insured under this Policy, this endorsement applies only to the automobile(s) described under item(s) number of the schedule of automobiles attached to and forming part of the Policy or as listed in the Certificate of Automobile Insurance.

Except as otherwise provided in this endorsement, all limits, terms and conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

Signature of Insured

Date