

## AB-S.E.F. No. 20 LOSS OF USE ENDORSEMENT

In consideration of the premium charged, as set out in the Policy or in the Certificate of Automobile Insurance, in the event of loss or damage to the automobile for which indemnity is provided by Section C – Loss of or Damage to Insured Automobile of this Policy, the Insurer will reimburse the Insured as the result of loss of use of the automobile for expense reasonably incurred for the rental of a substitute automobile, including taxicabs or public means of transportation.

Provided that:

1. The Insurer shall not be liable for such expense in excess of \$ N/A per day nor totalling more than \$ **Refer to Certificate of Automobile Insurance** per occurrence;
2. Reimbursement is limited to such expense incurred commencing
  - a. at the time the loss or damage occurs if the automobile cannot be operated under its own power;
  - b. in the case of theft of the entire automobile, at 12:01 A.M. the day following the report of such theft to the Insurer or to the police;
  - c. in other cases, at the time the automobile is delivered for repair due to the loss or damage;
 and terminating regardless of the expiration of the Policy period, upon
  - i. the date of completion of repairs or replacement of the property lost or damaged; or
  - ii. such earlier date that the Insurer makes or offers settlement of the loss or damage.
3. The indemnity provided by the Policy for Loss of Use by Theft under Additional Agreement (2) is replaced by this endorsement but in no event shall the amounts stated in this endorsement be less than those stated in Additional Agreement (2) of the Policy.
4. No indemnity is provided by this endorsement unless the loss or damage to the automobile exceeds any applicable deductible amount specified in the Policy for such loss or damage.

If more than one automobile is insured under this Policy, this endorsement shall apply 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, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

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| Attached to and Forming Part of Policy No. | of Intact Insurance Company |
| Issued to:                                 |                             |
| This endorsement shall be effective from:  | dd/mm/yyyy                  |