PEMBRIDGE®
INSURANCE COMPANY

AB-S.E.F. No. 28(C)
NAMED PERSON(S) REDUCTION OF COVERAGE ENDORSEMENT

The coverages specified in section A – Third Party Liability, Section B – Accident Benefits, Section C – Loss of or Damage to Insured Automobile of the Policy or as set out in the Certificate of Automobile Insurance are amended to read as stated below while ……………………………. is operating the automobile.

INSURING AGREEMENTS		PERILS	LIMITS AND AMOUNTS	INSURED/ NOT INSURED
SECTION A - THIRD PARTY LIABILITY		LEGAL LIABILITY FOR BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY	$ (EXCLUSIVE OF INTEREST AND COSTS) FOR LOSS OR DAMAGE RESULTING FROM BODILY INJURY TO OR THE DEATH OF ONE OR MORE PERSONS, AND FOR LOSS OR DAMAGE TO PROPERTY, REGARDLESS OF THE NUMBER OF CLAIMS ARISING FROM ANY ONE ACCIDENT.	INSURED (At Least Minimum Statutory Limit)
SECTION B - ACCIDENT BENEFITS		AS STATED IN SECTION B OF THE POLICY	AS STATED IN SECTION B OF THE POLICY	INSURED
SECTION C - LOSS OF OR DAMAGE TO INSURED AUTOMOBILE	SUB. SEC. 1.	ALL PERILS	$ **AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM EXCEPT FOR LOSS OR DAMAGE BY FIRE LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE**	NOT INSURED
	SUB. SEC. 2.	COLLISION OR UPSET	$	NOT INSURED

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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Signature of Insured Date