

Quebec Endorsement Form

Q.E.F. No. 20A Travel costs (*broad form*) (Section B)

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.

Name of insurer: As stated in the “Declarations”.

Named insured: As stated in the “Declarations”.

Endorsement to automobile insurance policy no: As stated in the “Declarations”.

Effective date: As stated in the “Declarations”.

Additional insurance premium and due date: As stated in the “Declarations”.

Specified vehicle: This **endorsement** will apply only to the **described vehicle** as stated in the “Declarations”.

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

- public transportation;
- leasing of a **temporary replacement vehicle**, of a similar type to the **described vehicle**;
- taxicab fares or any other mode of remunerated passenger transportation by automobile;
- 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 the amount stated in the “Declarations” per **loss** 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 under 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.”

All other conditions of the insurance contract remain the same.