

Quebec Endorsement Form

Q.E.F. No. 27

Civil liability resulting from damage caused to vehicles of which named insured is not owner (including vehicles provided by an employer) (Section A)

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".

Termination date: This **endorsement** shall be effective until the expiry date of the insurance contract.

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

Endorsement description

This **endorsement** 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 any automobile 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 **endorsement**, "insured person" refers to:

- the **named insured**;
- his or her **spouse**;
- Named person;
- 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 person designated in this **endorsement**, employee, shareholder, partner or member authorized by the **named insured**;
- their **spouse**;
- Named person;
- the legal representatives and the succession of all the above listed insured persons.

Definition: << Named persons >>

All drivers whose domicile is the same as the **named insured's** and all drivers with the **named insured's** consent using a private passenger vehicle not owned by the **named insured** in his care, custody or control.

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 entered specifically in the "*Declarations*" section of the insurance contract.

Clarifications

- (1) Protections 1 "All perils", 2 "Perils of collision and upset", 3 "All perils other than collision or upset" and 4 "Specific perils" have the same meanings as in Section B of the insurance contract. The exclusions specified in that section will apply, as the case may be.
- (2) An **amount of insurance** of will apply per **loss** as stated in the "*Declarations*", 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.

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