Q.E.F. No. 4-20a
LOSS OF USE ENDORSEMENT
(Broad Form)

INSURER

Issued to .....

Attached to and forming part of Policy No. ..... Effective from ..... 12:01 a.m. standard time.

ITEM 1

In consideration of an additional premium of $ ....., Section B is extended as follows:

In the event of loss or damage to the automobile for which indemnity is provided by Section B, the Insurer agrees to pay for the loss of use of such automobile up to $ ..... per day, subject to a maximum of $ ..... per automobile per occurrence.

Regardless of the expiration of the contract, payment is limited to such expense incurred commencing:
(a) 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;
(b) at the time the loss or damage occurs if the automobile cannot be operated under its own power or in other cases, at the time the automobile is delivered for repair due to the loss or damage;

and terminating upon the date of the completion of repairs or of the replacement of the automobile lost or damaged, or upon such earlier date as a settlement agreement is reached for such loss or damage.

This coverage applies only if receipts are provided for the rental of a substitute automobile or for taxicab or public transportation fares.

ITEM 2

In addition to coverage provided under Item 1, the Insurer also agrees, in the event of loss or damage to the automobile occurring during a trip, to pay an amount of up to .....% of the amount stated in Item 1 for:
(a) additional travel expenses not insured under Item 1, including the cost of meals and accommodation and the cost of transportation of the Insured's personal effects, incurred by the Insured either to continue the trip or to return to his or her domicile or to the location where the automobile is usually kept;
(b) additional expenses similar to those outlined in (a) above incurred by the Insured or someone selected by the Insured to retrieve the automobile where it was repaired and return it either to the place reached by the Insured but not beyond the scheduled destination or to the Insured's domicile or to the location where the automobile is usually kept.

The word Insured as used in Item 2 means the Named Insured, any employee, shareholder, member or partner of the Named Insured having at his or her disposal on a regular basis an automobile furnished by the Named Insured and the spouse of the Named Insured or of such other person and any one whose domicile is the same at the Named Insured's or such other person's.

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.

This endorsement shall apply only to the following automobile(s):

.....

.....

Additional premium due date: .....

All other terms and conditions of the contract remain the same.

March 1st, 2001