## Quebec Endorsement Form Q.E.F. No. 20

# Travel expenses (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:                                                                                                                                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Named insured:                                                                                                                                                            |
| Endorsement to automobile insurance policy no.:                                                                                                                           |
| Effective date: This <b>endorsement</b> will apply from                                                                                                                   |
| Additional insurance premium payable:  Amounts payable:                                                                                                                   |
| Specified vehicle: This endorsement will apply only to the following described vehicle:  (reference number shown in the "Declarations" section of the insurance contract) |

#### **Endorsement description**

This **endorsement** extends coverage under Section B of the insurance contract by replacing the wording of Article 4.1, "*Travel expenses 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 expenses

#### 4.1.1 Description of travel expenses

If the **named insured** is no longer able to use the insured vehicle due to a covered **loss**, the **insurer** will reimburse any expenses incurred for

- leasing of a temporary replacement vehicle;
- public transportation;
- use of taxicab.

Upon submission of receipts, payment for the above expenses will be made up to a maximum of \$...... a day and \$...... per **loss** for each insured vehicle.

The above amounts cannot be less than the amounts that were specified in Additional coverages 4.1, of the insurance contract.

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#### 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
- from the time at which the insured vehicle 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."

All other conditions of the insurance contract remain the same.

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