

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

**Travel expenses and Loss of Income**  
(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.

<p><b>Name of insurer:</b> .....</p> <p><b>Named insured:</b> .....</p> <p><b>Endorsement to automobile insurance policy no.:</b> .....</p> <p><b>Effective date:</b> This <b>endorsement</b> will apply from ..... at 12:01 A.M. standard time at the address of the <b>named insured</b>.</p> <p><b>Additional insurance premium payable:</b></p> <ul style="list-style-type: none"><li>▪ Amounts payable: .....</li><li>▪ Due date: .....</li></ul> <p><b>Specified vehicle:</b> This <b>endorsement</b> will apply only to the following <b>described vehicle</b>: ..... (reference number shown in the "Declarations" section of the insurance contract)</p>
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Endorsement description

This **endorsement** extends coverage under Section B of the insurance contract by replacing the wording of Article 4.1, entitled "*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 and loss of income**

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.

#### 4.1.2 Description of indemnity for loss of income

If the **named insured** is no longer able to use the insured vehicle due to a covered **loss** and he or she cannot obtain a **temporary replacement vehicle**:

- that can serve the same purpose; or
- that is equipped with the same necessary specialized equipment and accessories as those of the insured vehicle;

the **insurer** will pay the indemnity for the amount of the actual loss of income.

Upon submission of supporting documents, payment for the loss of income indemnity will be made up to a maximum of \$..... a day and \$..... per **loss** for each insured vehicle.

The term “actual loss of income” as used in this **endorsement** means loss of income less the **named insured**’s normal expenses that are no longer incurred.

#### 4.1.3 Application of coverage

If the entire insured vehicle was stolen, paragraphs 4.1.1 and 4.1.2 will apply only to travel expenses incurred and actual loss of income 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**, these coverages will apply only to travel expenses incurred and actual loss of income incurred:

- from the time at which the insured vehicle is no longer drivable due to **damage** to the vehicle; or
- from the time at which the insured vehicle is delivered for repair, if it can still be driven in spite of **damage** to the vehicle.

Travel expenses will be eligible for reimbursement and payment of the loss of income indemnity will be eligible for payment even if the insurance contract has expired since the **loss**.

Travel expenses will no longer be eligible for reimbursement and payment of the loss of income indemnity will stop 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.