

Quebec Endorsement Form

Q.E.F. No. 20c

Travel expenses and Loss of Income (*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:

Named insured:

Endorsement to automobile insurance policy no.:

Effective date: This **endorsement** will apply from at 12:01 A.M. standard time at the address of the **named insured**.

Additional insurance premium payable:

- Amounts payable:
- Due date:

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, 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 expenses incurred for

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

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 entered 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**, this coverage will apply only to expenses 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 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.”

4.1.4 Additional expenses 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 in paragraph 4.1.1 and 4.1.2.

These expenses will be covered up to a maximum of:

-% of the maximum amount payable per **loss** shown in paragraph 4.1.1.
-% of the maximum amount payable per **loss** shown in paragraph 4.1.2.

without exceeding the higher of above amounts.

(a) Any additional travel expenses incurred for the **named insured**, his or her **spouse** or any other person whose domicile is the same as theirs, to allow them to:

- continue the trip;
- return to the domicile of the **named insured**;
- return to the place where the insured vehicle is usually parked.

These additional expenses include, among other things, 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.