

Quebec Endorsement Form  
Q.E.F. No. 3

**“Civil liability” coverage for vehicle owned by any Canadian government**

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>
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Endorsement description

This **endorsement** extends “civil liability” coverage under the insurance contract to a vehicle owned by any Canadian government in the care, custody or control of the insured person. This **endorsement** covers the financial consequences that the insured person may suffer if held civilly liable for:

1. Section A:
  - **damage** caused to **another person** by the vehicle or its equipment or accessories.
2. Section B:
  - any direct and accidental **damage** caused to the vehicle or its equipment or accessories; or
  - the disappearance of the vehicle or its equipment or accessories.

Civil liability may be contractual or extracontractual.

Insured person

In this **endorsement**, “insured person” refers to:

- the **named insured**;
- his or her **spouse**;
- any person who drives or uses the vehicle.

Application

This **endorsement** will not apply if several vehicles owned by any Canadian government are at any one time in the care of the insured person. It also does not apply if several vehicles are at any one time in the custody or control of the insured person.

Covered perils, amount of insurance, deductible and insurance premium

The perils covered by this **endorsement** are those for which an **amount of insurance**, a **deductible** or an **insurance premium** is shown in the table below, or entered specifically for this **endorsement** in the “*Declarations*” section of the insurance contract.

<u>COVERAGE</u>	<u>PERILS</u>	<u>AMOUNT OF INSURANCE AND DEDUCTIBLE</u>	<u>INSURANCE PREMIUM</u>
<u>Section A</u> : Civil liability	<b>Property damage or bodily injury to another person</b>	<b>Amount of insurance:</b> \$	\$
<u>Section B</u> : Damage to insured vehicles	<u>Protection 1</u> : “All perils”	<b>Deductible per loss:</b> \$	\$
	<u>Protection 2</u> : Perils of collision and upset	\$	\$
	<u>Protection 3</u> : All perils other than collision or upset	\$	\$
	<u>Protection 4</u> : Specific perils	\$	\$
Total:			\$

For Section B, coverage under this **endorsement** will apply up to a maximum amount of \$ ..... per **loss**, plus expenses, costs and interest arising from a lawsuit.

All other conditions of the insurance contract remain the same.