

Québec Endorsement Form

Q.E.F. No. 4-20

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.

<p>Name of insurer:</p> <p>Named insured:</p> <p>Endorsement to automobile insurance policy No.:</p> <p>Effective date: This endorsement will apply from at 12:01 A.M. standard time at the address of the named insured.</p> <p>Additional insurance premium payable:</p> <ul style="list-style-type: none">▪ Amount payable:▪ Due date: <p>Specified vehicle: This endorsement will apply only to the following vehicle(s):</p>

Endorsement description

This **endorsement** extends coverage under Section B of the insurance contract by adding coverage under Article 4.3 as set out 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**.

“4.3 Travel expenses”

4.3.1 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:

- rental of a **motor vehicle** as a temporary replacement;
- public transportation;
- 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.

4.3.2 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.