

Québec Endorsement Form  
Q.E.F. No. 4-20b

**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 vehicle(s): .....</p>
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Endorsement description

This **endorsement** extends coverage under Section B of the insurance contract by adding coverage under **a**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 and loss of income”**

**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 **any** expenses incurred for:

- rental of a **motor vehicle as a** temporary replacement ~~automobile~~;
- public transportation;
- ~~use of a~~ taxicab **fares**.

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

#### 4.3.2 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 [rental of a motor vehicle as a](#) temporary replacement ~~automobile~~:

- 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 an indemnity for the amount of the actual loss of income.

Upon submission of supporting documents, payment of the loss of income indemnity will be made up to a maximum of \$..... 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.

#### 4.3.3 Application of coverage

If the entire insured vehicle was stolen, paragraphs 4.3.1 and 4.3.2 will apply only to travel expenses 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 travel expenses and actual loss of income incurred:

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

~~Travel e~~Expenses will be [eligible for reimbursement](#) and the loss of income indemnity will be paid even if the insurance contract has expired since the **loss**.

~~Travel e~~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.