

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

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.

<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 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 expenses incurred for:

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

- 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**.

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**.

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.”

4.3.4 Additional expenses covered during a trip

The persons insured under coverage 4.3.4 are:

- the **named insured** and his or her **spouse**;
- an employee, shareholder, member or partner having at their disposal on a regular basis a vehicle provided by the **named insured**, as well as their spouse; and
- any person whose domicile is the same as that of the persons listed above.

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 paragraphs 4.3.1 and 4.3.2.

These expenses will be covered up to a maximum of:

-% of the maximum amount payable per **loss** shown in paragraph 4.3.1;
-% of the maximum amount payable per **loss** shown in paragraph 4.3.2;

without exceeding the higher of the above amounts.

(a) Any additional travel expenses incurred for the **named insured** to:

- continue the trip;
- return to his or her domicile;
- 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:

- current location of the insured person. 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 insured person; or
- the place where the insured vehicle is usually parked.

The expenses must have been incurred by the insured person or any person of his or her choice.”

All other conditions of the insurance contract remain the same.