Québec Endorsement Form Q.E.F. No. 4-37 (A-B)

Changes to coverage for electronic equipment (Section B)

The **endorsement** heading and the applicable option 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.

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Endorsement description

Depending on the applicable option, this **endorsement** changes the coverage under Section B of the insurance contract for "electronic equipment" that is not "original electronic equipment."

Option 4-37A: Limitation of indemnity

In the event of a covered **loss**, the indemnity under Section B will be limited to \$..... for all damaged "electronic equipment" that is not "original electronic equipment."

In addition, the indemnity may not be greater than the "actual cash value" of the damaged "electronic equipment."

This limitation will apply even when a Q.E.F. No. 4-43 (A to F) entitled "*Change to indemnity*" is attached to the insurance contract.

Option 4-37B: Exclusion from coverage

All "electronic equipment" that is not "original electronic equipment" will be excluded from coverage under Section B.

Definitions

1. Electronic equipment

The expression "electronic equipment" as used in this **endorsement** means electronic devices that are:

- installed or meant to be installed permanently in or on the specified vehicle; and
- used for communicating, reproducing or recording sound or images or both simultaneously, including:
 - compact disc and DVD players;
 - personal navigation devices (GPS);
 - radios, including citizens band, two-way amateur or other radios; and
 - sound systems.

2. Original electronic equipment

The expression "original electronic equipment" as used in this **endorsement** means the electronic equipment that was:

- installed by the manufacturer or the dealer; and
- included in the original purchase price of the specified vehicle.

All other conditions of the insurance contract remain the same.

Signature of named insured