

## Endorsement Form

Pilot project concerning remunerated passenger transportation services  
requested exclusively using a mobile application

Conditions and restrictions imposed by the *Autorité des marchés financiers*

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.

Name of insurer:

.....

Named insured:

.....

Endorsement to automobile insurance policy No.:

.....

Effective date: This **endorsement** will apply from ..... at 12:01 A.M. standard  
time at the address of the **named insured**.

Specified vehicles: Automobiles used by partners-drivers to provide remunerated transportation  
services requested exclusively using the *Coop de solidarité Eva* mobile  
application.

.....

### Endorsement description

This **endorsement** sets out the conditions and restrictions imposed by the *Autorité des marchés financiers* (the “Authority” or the “AMF”) under the first paragraph of section 8 of the *Pilot project concerning remunerated passenger transportation services requested exclusively using a mobile application*, CQLR, c. S-6.01, r. 2.3 (the “Pilot project”).

#### 1. Coverage period of insurance contract

The insurance contract applies from the time a partner-driver connects to the *Coop de solidarité Eva* mobile application until the time they disconnect (the “coverage period”).

#### 2. Definition specific to this endorsement

The expression “personal insurance policy” used in this **endorsement** refers to the liability insurance contract under section 84 of the *Automobile Insurance Act*, which insures the vehicle used by the partner-driver outside the coverage period of the present insurance contract.

#### 3. Explanations regarding certain items in the Declarations section of the insurance contract

##### Item 1

The **named insured** is *Coop de solidarité Eva*, each partner-driver and, if a partner-driver uses a vehicle which they do not own to provide remunerated passenger transportation services requested exclusively using the *Coop de solidarité Eva* mobile application, the **owner** of that vehicle.

Important: In accordance with the first paragraph of section 8 of the Pilot project, the provisions of Title III of the *Automobile Insurance Act* concerning the owner apply to *Coop de solidarité Eva*, with the necessary amendments. This rule will, in particular, prioritize the present insurance contract during the coverage period.

#### Item 3

Particulars of the **described vehicle**: Vehicles used by partner-drivers to provide remunerated passenger transportation services requested exclusively using the *Coop de solidarité Eva* mobile application.

Creditor entitled to the indemnities under Section B, to the extent of the creditor's interest: The creditor that, on the date of the **loss**, is entitled to the indemnities under Section B in accordance with the personal insurance policy insuring the vehicle used by the partner-driver.

#### 4. Clarification concerning certain insurance contract coverages

The insurance contract must provide the following minimum coverages:

##### Section A

- Only one **amount of insurance** is provided for in Section A and this amount is at least \$1 million.
- The **amount of insurance** provided for in Section A applies for the entire duration of the coverage period.

Section B, including the following two protections:

- Protection 2;

For Protection 2 coverages to apply, the following condition must be met:

- The personal insurance policy insuring the vehicle used by the partner-driver must include Protection 1 or Protection 2 on the date of the **loss**.

The **deductible** for Protection 2 is the same as that indicated in the personal insurance policy insuring the vehicle used by the partner-driver for Protection 1 or Protection 2, as applicable.

The supporting documents establishing the protection and deductible under the personal insurance policy must be provided to the **insurer**.

- Protection 3;

For Protection 3 coverages to apply, the following condition must be met:

- The personal insurance policy insuring the vehicle used by the partner-driver must include Protection 1, Protection 3 or Protection 4 on the date of the **loss**.

However, if the personal insurance policy insuring the vehicle used by the partner-driver provides Protection 4, the coverages offered under this protection apply only if a peril covered by Protection 4 occurs.

The **deductible** for Protection 3 is the same as that indicated in the personal insurance policy insuring the vehicle used by the partner-driver for Protection 1, Protection 3 or Protection 4, as applicable.

The supporting documents establishing the protection and deductible under the personal insurance policy must be given to the **insurer**.

Endorsement *Q.E.F. No. 20 – Travel expenses (Section B)* (“QEF No. 20”)

- For QEF No. 20 coverages to apply, the following condition must be met:
  - The personal insurance policy insuring the vehicle used by the partner-driver must include endorsement QEF No. 20, QEF No. 20a, Q.E.F. No. 20b or QEF No. 20c on the date of the **loss**, and the supporting documents demonstrating this must be provided to the **insurer**.

Endorsement *Q.E.F. No. 43 (A to F) – Change to indemnity (Section B)* (“QEF No. 43”)

- For QEF No. 43 coverages to apply, either of the following conditions must be met:
  - The personal insurance policy insuring the vehicle used by the partner-driver must include endorsement QEF No. 43 on the date of the **loss**, and the supporting documents demonstrating this must be provided to the **insurer**.

In this case, the applicable coverages are the same as those in the personal insurance policy.

- The vehicle used by the partner-driver must be covered by *Q.P.F. No. 5 – Complementary Insurance for Damage Caused to Insured Vehicle Form (Replacement Insurance)* (“QPF No. 5”) on the date of the **loss**, and the supporting documents demonstrating this must be provided to the **insurer**.

In this case, QEF No. 43 coverages are, as applicable:

- Option 43A – Partial loss – New parts;
- Option 43E – Total loss – Replacement cost.

If Option 1B or Option 2B was selected in QPF No. 5, the value of damage determined according to Option 43E may not be greater than the marked-up value calculated in accordance with QPF No. 5.

5. Change to Exclusions:

This **endorsement** withdraws exclusion 5 E. of Section A and exclusion 6 I. of Section B regarding the use of the vehicle as a taxicab, and therefore allows insured vehicles to be used for remunerated passenger transportation services requested exclusively using the *Coop de solidarité Eva* mobile application.

6. Processing of claims:

As part of the claims process, the **insurer** must take the necessary steps to ensure that it can obtain promptly from *Coop de solidarité Eva* information about the log of the date, time, and duration of each connection of a partner-driver.

Other condition or restriction:

The Authority may modify any condition or restriction in this **endorsement** or impose additional conditions or restrictions.

All other conditions of the insurance contract remain the same.