

O.E.F. 111
ELECTRONIC ADDITION ENDORSEMENT
(for attachment only to the Standard Excess Automobile Policy S.P.F. No. 7)

Issued To:	Effective Date of Change Year Month Day	Policy Number
------------	--	---------------

1. Purpose of this endorsement:

This endorsement modifies conditions 8(a), 8(e) and 9 of the S.P.F. No. 7 (Standard Excess Automobile Policy), by providing for termination of the policy by prepaid courier or electronic means, if the insured consents to delivery by electronic means.

2. How the policy is changed:

Subcondition 8(a) is deleted and replaced with the following.

This policy may be terminated

- (i) by the Excess Insurer giving to the Insured fifteen days' notice of termination by registered mail, five days' written notice of termination personally delivered, five days notice by sending the notice of cancellation by prepaid courier, or five days notice by sending the notice of cancellation through electronic means, if the insured consents to delivery by electronic means; or
- (ii) by the Insured at any time on request.

Subcondition 8(e) is deleted and replaced with the following.

- (e) The fifteen days mentioned in clause (i) of subcondition (a) of this condition commences to run on the day following receipt of the registered letter at the post office to which it is addressed. The five day period mentioned in clause (i) of subcondition (a) of this condition for notice by prepaid courier starts on the day after the day there is a record of the person who delivered the notice that the notice has been sent. The five day period mentioned in clause (i) of subcondition (a) of this condition for notice by electronic means starts on the day after the Excess Insurer sends the notice.

Condition 9 is deleted and replaced with the following.

9. (1) Written notice may be given to Excess Insurer in the following ways:

- (a) It may be personally delivered at the chief agency or head office of the Excess Insurer in the Province.
- (b) It may be sent by registered mail to the chief agency or head office of the Excess Insurer in the Province.
- (c) It may be delivered by electronic means.
- (2) Written notice may be given to the insured named in this contract in the following ways:
 - (a) It may be personally delivered.
 - (b) It may be delivered by prepaid courier to the latest address of the insured on the records of the Excess Insurer if there is a record by the person who has delivered it that the notice has been sent.
 - (c) It may be sent by registered mail to the latest address of the insured on the records of the Excess Insurer.
 - (d) It may be delivered by electronic means if the insured consents to delivery by electronic means.
- (3) In this condition, the expression "registered" means registered in or outside Canada.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the policy shall have full force and effect.

Signature of Insured	Date Year Month Day
----------------------	------------------------------