

OPCF 27B
**Business Operations - Liability for Damage to Non-Owned
 Automobile(s) in Your Care, Custody or Control**

Issued to	Effective Date of Change Year Month Day	Policy Number
<input type="checkbox"/> The additional premium for this change is \$ _____ or as indicated on your Certificate of Automobile Insurance.		

1. Purpose of This Change - This change is part of your policy. It provides coverage for loss or damage to a non-owned automobile including its equipment resulting from your care, custody or control of that non-owned automobile.

2. What We Will Cover

2.1 In return for the premium charged, we will provide coverages for the liability imposed by law for loss or damage to a non-owned automobile and its equipment resulting from your care, custody or control of that non-owned automobile. This includes/excludes liability assumed under a written agreement. The loss or damage must result from a peril set out below for which you are insured and for which a premium is shown here or on your Certificate of Automobile Insurance.

The basis for the premium charged is:

Insurance Coverages Loss or Damage	Deductible		Premium
Specified Perils	\$	A deductible applies for each claim except as stated in your policy.	
Comprehensive	\$		
Collision or Upset	\$		
All Perils	\$		\$
		Total Premium	

2.2 If you purchased All Perils or Collision or Upset coverage shown in 2.1, and you are required to indemnify the Insurer of the towed automobile for payments the Insurer makes under Direct Compensation - Property Damage Coverage, we will cover your liability for the damage to the contents and for the loss of use as provided by the indemnification rules of the *Insurance Act* (Ontario).

3. Limitations On This Coverage

3.1 The coverage applies only to automobiles in your care, custody or control in connection with your business of:

3.2 The coverage applies only to the following type of non-owned automobile:

3.3 We will not cover loss or damage to any automobile which is owned or licensed in the name of any person insured by this change or by any person living in the same dwelling as these persons.

3.4 Where applicable, sections 3.3.1, 3.3.2 and 3.3.3 of your policy will apply to this change.

3.5 We will not pay more than \$ _____ under this change for any one occurrence plus the costs provided for in 3.4 above.

All other terms and conditions of your policy remain the same.