

OPCF 2

Providing Coverage When Named Persons Drive Other Automobiles or Rent or Lease Other Automobiles

Issued to	Effective Date of Change (yyyy/mm/dd)	Policy Number
The additional premium for this change is \$ _____ or as indicated on your Certificate of Automobile Insurance.		
Named Persons	Relationship to Insured	

1. **Purpose of This Change** – This change is part of your policy. It provides the same coverage you have under section 2.2.3 of your policy, “Other Automobiles”, and under section 2.2.4 of your policy, “Other Automobiles that are Rented or Leased”, to the persons named above.
2. **What We will Cover** – In return for the premium charged, we will provide the Liability, Accident Benefits, Uninsured Automobile and Direct Compensation – Property Damage coverages described in your policy when the persons named above drive other automobiles. We will also provide Liability coverage to the persons named above who rent or lease other automobiles for periods of not more than 30 days, but only with respect to the liability of these persons for the negligence of the drivers of the rented or leased automobiles.
3. **Definition of Other Automobile** – For the purposes of Section 3, “Liability Coverage”, Section 4, “Accident Benefits Coverage”, Section 5, “Uninsured Automobile Coverage”, and Section 6, “Direct Compensation – Property Damage” of your policy, other automobile also means:

Any automobile with a Gross Vehicle Weight Rating (GVWR) of 4,500 kilograms or less, other than the described automobile, while driven by a person named above, when the other automobile:

- is not being driven by a named person in connection with the business of selling, repairing, maintaining, storing, servicing or parking automobiles;
- is not owned or frequently used by you, a named person or anyone living in the same dwelling as you or the named person;
- is not owned, hired or leased by you or a named person’s employer or by an employer of anyone living in the same dwelling as you or the named person; and
- is not being used to carry paying passengers or to make commercial deliveries at the time of the loss.

Any automobile with a GVWR of more than 4,500 kilograms GVWR, other than the described automobile, while driven by a person named above, when the other automobile is being used for personal purposes and only if it is rented for no more than 7 days.

For Direct Compensation – Property Damage the other automobile cannot be a described automobile in a motor vehicle liability policy.

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