

OPCF 27

Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles

Issued To	Effective Date of Change Year Month Day	Policy Number
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 extends coverage:
 - for loss or damage to a non-owned automobile including its equipment resulting from the care, custody or control of that non-owned automobile by an insured person, and
 - when a person named below drives other automobiles or rents or leases other automobiles

2. **Who Is Covered**
 - 2.1. If the Certificate of Automobile Insurance is in the name of an individual or individuals, an insured person in this change form means you, your spouse and all drivers listed in the policy.
 - 2.2. If the Certificate of Automobile Insurance is in the name of a corporation, unincorporated association, partnership, sole proprietorship or other entity, an insured person in this change form means the persons named below and their spouses.

Named Persons	Relationship to Insured/Lessee

3. Liability for Damage to Non-Owned Automobiles

3.1. What We Will Cover

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

Insurance Coverage		Deductible		Premium
Loss or damage to non-owned automobiles				
	Specified Perils	\$	A deductible applies for each claim except as stated in your policy.	
	Comprehensive	\$		
	Collision or Upset	\$		
	All Perils	\$		
			Total Premium	\$

3.2. Limitations on This Coverage

- 3.2.1.** The coverage applies only to an automobile with a Gross Vehicle Weight Rating (GVWR) of 4,500 kilograms or less.
- 3.2.2.** 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, or
 - owned or leased by the employer of these persons
- 3.2.3.** Where applicable, sections 3.3.1, 3.3.2 and 3.3.3 of your policy will apply to this change.
- 3.2.4.** We will not pay more than \$..... under this change for any one occurrence plus the costs provided for in 3.2.3 above.
- 3.2.5.** The automobile must be used with the owner's or lessee's consent.

4. Providing Other Coverage When Insured Persons Drive, Rent or Lease Other Automobiles

4.1. What We Will Cover

In return for the premium charged, we will provide the Liability, Accident Benefits, Uninsured Automobile and Direct Compensation-Property Damage coverage described in your policy when the insured persons drive other automobiles. However, we will not provide Liability coverage to persons who are excluded drivers under this policy when they drive, in Ontario, an automobile which is rented or leased for a period of less than 30 days. We will also provide Liability coverage to insured persons who rent or lease automobiles for periods of not more than 30 days, but only with respect to the liability of the insured persons for the negligence of the drivers of the rented or leased automobiles, and we will not provide this additional Liability coverage if the driver of the rented or leased automobile is an excluded driver under this policy.

4.2. Definition of Other Automobile

For the purposes of Section 3, "Liability Coverage," Section 4, "Accidents 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 GVWR of 4,500 kilograms or less, other than the described automobile, while driven by an insured person referred to in 2, when the other automobile:

- is not being driven by an insured person in connection with the business of selling, repairing, maintaining, storing, servicing or parking automobiles;
- is not owned or frequently used by an insured person or anyone living in the same dwelling as the insured person;
- is not owned, hired or leased by an insured person's employer or by an employer of anyone living in the same dwelling as the insured 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, other than the described automobile, while driven by an insured person referred to in 2, 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 Coverage the other automobile cannot be a described automobile in a motor vehicle liability policy.

4.3. Limitations on This Coverage

This coverage does not apply to anyone who owns an insured automobile or leases an automobile covered by OPCF 5, "Permission to Rent or Lease Automobile (s) and Extending Coverage to the Specified Lessee(s)," or a similar endorsement.

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