



Quebec Endorsement Form
Q.E.F. No. 5a

Vehicles leased or under a contract of leasing
Changes
when owner and one lessee are mentioned as insured

The **endorsement** heading must be entered in the “Declarations” section of the insurance contract.

Name of insurer:	XXXXXXXXXX
Named insured:	XXXXXXXXXX
	XXXXXXXXXX
Endorsement to automobile insurance policy no.:	XXXXXXXXXX
Effective Date:	This endorsement will apply from XXXX-XX-XX at 12:01 A.M. standard time at the address of the named insured .
Specified vehicle:	This endorsement will apply only to the following described vehicle : X <i>(reference number shown in the “Declarations” section of the insurance contract)</i>

Endorsement description

This **endorsement changes** the insurance contract:

- when the specified vehicle leased or under a contract of leasing; and
- when the **owner** and one lessee of the vehicle are mentioned as insureds under the insurance contract.

The expression “**named insured**” will then be replaced by “named lessee” in the definition of the following “insured vehicles”:

- **Vehicle of which the named insured has recently become the owner.**
- **Temporary substitute vehicle.**
- **Vehicle of which the named insured is not the owner.**
- **Trailer or semi-trailer of which the named insured is the owner.**
- Trailer or semi-trailer of which the **named insured** is not the **owner** and that is used in connection with a vehicle insured under the insurance contract.

Declarations	
Item 1	Name of the Lessee Address of the Lessee XXXXXXXXXX XXXXXXXXXX XXXXXXXXXX XXXXXXXXXX

All other conditions of the insurance contract remain the same.



Quebec Endorsement Form
Q.E.F. No. 9

**Marine risk exclusion
for amphibious vehicles**

The **endorsement** heading must be entered in the "Declarations" section of the insurance contract.

<u>Name of insurer:</u>	XXXXXXXXXX
<u>Named insured:</u>	XXXXXXXXXX
<u>Endorsement to automobile insurance policy no.:</u>	XXXXXXXXXX
<u>Effective Date:</u>	This endorsement will apply from XXXX-XX-XX at 12:01 A.M. standard time at the address of the named insured .
<u>Specified vehicle:</u>	This endorsement will apply only to the following described vehicle : X <i>(reference number shown in the "Declarations" section of the insurance contract)</i>

Endorsement description

This **endorsement** excludes coverage under the insurance contract for **losses** that occur while the specified vehicle is used in or upon water or while it is being launched into or landed from water.

All other conditions of the insurance contract remain the same.

Signature of named insured



Quebec Endorsement Form
Q.E.F. No. 13c

Limitation under Protection 3 for vehicle glass
(Section B)

The **endorsement** heading must be entered in the “Declarations” section of the insurance contract.

Name of insurer:	XXXXXXXXXX
Named insured:	XXXXXXXXXX
Endorsement to automobile insurance policy no.:	XXXXXXXXXX
Effective Date:	This endorsement will apply from XXXX-XX-XX at 12:01 A.M. standard time at the address of the named insured .
Specified vehicle:	This endorsement will apply only to the following described vehicle : X <i>(reference number shown in the “Declarations” section of the insurance contract)</i>

Endorsement description

This **endorsement** limits coverage under Protection 3, Section B of the insurance contract by excluding **damage** caused to the glass of the specified vehicle, except in the case of:

- attempted theft;
- civil commotion;
- earthquakes;
- explosions;
- falling or forced landing of aircraft or parts of aircraft;
- fire;
- hail;
- lightning;
- riot;
- rising water;
- stranding, sinking, burning, derailment or collision of any vehicle or vessel in or upon which the specified vehicle is being transported;
- theft; and
- windstorms.

All other conditions of the insurance contract remain the same.

Signature of named insured



Quebec Endorsement Form
Q.E.F. No. 23a

Notice to creditor
(Section B)

The **endorsement** heading must be entered in the "Declarations" section of the insurance contract.

Name of insurer:	XXXXXXXXXX
Named insured:	XXXXXXXXXX
Name of creditor:	XXXXXXXXXX
Address of creditor:	XXXXXXXXXX
Endorsement to automobile insurance policy no.:	XXXXXXXXXX
Effective date:	This endorsement will apply from XXXX-XX-XX at 12:01 A.M. standard time at the address of the named insured .
Specified vehicle:	This endorsement will apply only to the following described vehicle : The vehicle described in this document X (reference number shown in the "Declarations" section of the insurance contract)

Endorsement description

This **endorsement** changes Section B of the insurance contract by adding the following obligation:

- The **insurer** must give the creditor notice at least 15 days before cancelling or changing any coverage under Section B.
- The **insurer** is required to do so only if cancelling or changing the coverage is prejudicial to the creditor.

Description of automobile insured:		
Year	Trade name - model	Serial number
XXXX	XXXXXXXXXX	XXXXXXXXXX

Deductible	
"All Perils"	XXXXXXXXXX
Collision and Upset	XXXXXXXXXX
All Perils other than Collision and Upset	XXXXXXXXXX
Specific Perils	XXXXXXXXXX

Name and address of the insured
XXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX

All other conditions of the insurance contract remain the same.



Grand Touring Solution®

Name of insurer: XXXXXXXXXXXX

Named insured: XXXXXXXXXXXX

Endorsement to automobile insurance policy no.: XXXXXXXXXXXX

Effective Date: This endorsement will apply from XXXX-XX-XX at 12:01 A.M. standard time at the address of the named insured.

Additional insurance premium payable:

- Amount payable: (As written on Declarations page)
Due date: XXXX-XX-XX

In consideration of the premium charged, the Policy is amended as follows:

The insurance provided by;

- Q.E.F. No. 2 Vehicles of which named insured is not owner and when driven by named drivers (Section A);
Q.E.F. No. 20a Travel costs (broad form) (Section B);
Q.E.F. No. 27 Civil liability resulting from damage caused to vehicles of which named insured is not owner (including vehicles provided by an employer) (Section A);
Q.E.F. No. 33 Insurance for roadside assistance costs;
Q.E.F. No. 34 Accident benefits insurance; and
Q.E.F. No. 41 Change to deductibles (Section B)

is added to the Policy as follows:

Quebec Endorsement Form
Q.E.F. No. 2

Vehicles of which named insured is not owner and when driven by named drivers
(Section A)

Endorsement description

This endorsement extends coverage under Section A of the insurance contract by adding the following paragraph to Article 2 entitled "Insured vehicles":

"a vehicle of the motor vehicle used for personal purposes type when driven, at the time of the loss, by any named person as defined below:

Named Persons defined:

The children of the Insured or his or her spouse, provided that at the time of the accident:

- the child is a resident of the Insured's household and is under 21 years of age or, if 21 and over, is a full-time student and is effectively depending on the Insured or his or her spouse for support;
the child is under their care;
no other Automobile Insurance Policy covers the child involved either as Insured or as additional driver.

(see next page)

For the vehicle to be considered an “insured vehicle” under Section A, the following conditions must be met:

1. At the time of the loss, the vehicle is not being driven in connection with a **garage business**.
2. The **owner** or frequent user of the vehicle is not one of the following persons:
 - the **named insured** or anyone whose domicile is the same as that of the **named insured**;
 - a person mentioned above or anyone whose domicile is the same as that of such person.
3. The vehicle is not provided by an employer of:
 - the **named insured** or anyone whose domicile is the same as that of the **named insured**;
 - a person mentioned above or anyone whose domicile is the same as that of such person.
4. The vehicle is not appropriated to a use:
 - as a taxicab, bus or coach; or
 - for commercial delivery.”

Quebec Endorsement Form
Q.E.F. No. 20a
Travel costs (*broad form*)
(Section B)

Endorsement description

This **endorsement** extends coverage under Section B of the insurance contract by replacing the wording of Article 4.1, “Travel costs due to theft of *insured vehicle*” with the wording below.

This **endorsement** will apply only to the specified vehicle and only if the value of **damage** to the specified vehicle is greater than the deductible amount applicable to the **loss** that caused the **damage**.

4.1 Travel costs

4.1.1 Description of travel costs

If the **named insured** is no longer able to use the insured vehicle due to a covered **loss**, the insurer will reimburse expenses incurred for

- public transportation;
- leasing of a **temporary replacement vehicle**;
- taxicab fares.

Upon submission of receipts, payment for the above expenses will be made up to a maximum of \$ 5,000 per **loss** for each insured vehicle.

The above amounts cannot be less than the amounts that were entered in Additional coverages 4.1, of the insurance contract.

4.1.2 Application of coverage

If the entire insured vehicle was stolen, this coverage will apply only to expenses incurred from 12:01 A.M. the day after the theft is reported to the police or to the **insurer**.

For all other covered **losses**, this coverage will apply only to expenses incurred from the time at which the insured vehicle:

- can no longer be operated under its own power due to **damage** to the vehicle; or
- is delivered for repair, if it can still be operated in spite of **damage** to the vehicle.

Expenses will be eligible for reimbursement even if the insurance contract has expired since the **loss**.

(see next page)

Expenses will no longer be eligible for reimbursement once

- the insured vehicle has been replaced or repaired; or
- a settlement agreement for the **loss** has been reached before the insured vehicle is replaced or repaired.”

4.1.3 Additional costs covered during a trip

When a covered **loss** occurs during a trip, the expenses described in paragraphs (a) and (b) below will be covered, in addition to the expenses listed in paragraph 4.1.1.

The expenses will be covered up to a maximum of \$1,500 per **loss** shown in paragraph 4.1.1.

- (a) Any additional travel expenses incurred by the **named insured**, his or her **spouse** or any other person whose domicile is the same as theirs, to:
- continue the trip;
 - return to the domicile of the **named insured**;
 - return to where the insured vehicle is usually parked.

Additional expenses include the cost of meals and accommodation and the cost of transportation of personal effects.

- (b) Any other additional expenses similar to those described in paragraph (a), incurred to retrieve the insured vehicle where it was repaired and return it to one of the following places:
- the current location of the **named insured**, his or her **spouse** or any other person whose domicile is the same as theirs. However, if that location is further away than the travel destination that had been planned before the **loss**, only the expenses required to return the insured vehicle to the planned destination are covered;
 - the domicile of the **named insured**; or
 - the place where the insured vehicle is usually parked.

The expenses must have been incurred by the **named insured**, his or her **spouse** and any other person whose domicile is the same as theirs or any person of their choice.”

Quebec Endorsement Form Q.E.F. No. 27

Civil liability resulting from damage caused to vehicles of which named insured is not owner (including vehicles provided by an employer) (Section A)

Endorsement description

This **endorsement** extends coverage under Section A of the insurance contract to the financial consequences that an insured person may incur when civilly liable for:

- **damage** caused to a vehicle of the **motor vehicle used for personal purposes**, motor home, snowmobile, ATV, motorcycle, travel trailer or tent trailer type and trailers used in connection with such vehicles, or its equipment and accessories; and;
- disappearance of the vehicle or its equipment and accessories.

Civil liability may be contractual or extracontractual.

(see next page)

Insured persons

In this **endorsement**, “insured person” refers to:

- the **named insured**;
- his or her **spouse**;
- any person defined in a Q.E.F. No. 2 entitled “*Vehicles of which **named insured** is not owner when driven by **named drivers***”, attached to the insurance contract;
- the legal representatives and the succession of all the above listed insured persons.

However, if the **named insured** is a legal person, partnership or association, “insured person” refers to:

- any employee, shareholder, partner or member authorized by the **named insured**;
- their **spouse**;
- any person defined in a Q.E.F. No. 2, attached to the insurance contract;
- the legal representatives and the succession of all the above listed insured persons.

Application

1. The insured person must have the care, custody or control of the vehicle or its equipment and accessories.
2. The insured person or anyone whose domicile is the same as that of the **named insured** must not be the **owner** of the vehicle or its lessee for at least one year or under a contract of leasing.

Covered perils and insurance premium

Coverage is provided only for those perils for which a **deductible** or an **insurance premium** is shown in the table below, or entered specifically for this **endorsement** in the “*Declarations*” section of the insurance contract:

SECTION A: Coverage for civil liability arising from property damage and bodily injury caused to another person		
PERILS	DEDUCTIBLE	INSURANCE PREMIUM
Protection 1: “All perils”	Deductible per loss: \$ 250	\$ As written on Declarations page
Protection 2: Perils of collision and upset		\$
Protection 3: All perils other than collision or upset		\$
Protection 4: Specific perils		\$
Total: \$ As written on Declarations page		

Clarifications

- (1) Protections 1, 2, 3 and 4 have the same meanings as in Section B of the insurance contract. The exclusions specified in that section will apply, as the case may be.
- (2) An **amount of insurance** of \$100,000 will apply per **loss**, plus expenses, costs and interest arising from a lawsuit.
- (3) Where applicable, the additional coverage provided under Section A of the insurance contract may apply.
- (4) The **insurer** agrees not to exercise any recourse against a person who, with the insured person’s consent, has the care, custody or control of the vehicle or its equipment and accessories, unless that person:
 - was engaged in a **garage business** at the time of the **loss**; or
 - failed to comply with the insurance contract.

(see next page)

Quebec Endorsement Form
Q.E.F. No. 33

Insurance for roadside assistance costs

Endorsement description

This **endorsement** provides that the roadside assistance costs described below and incurred for the specified vehicle will be reimbursed by the **insurer**.

Roadside assistance costs

The costs of the following roadside assistance services will be covered:

- battery boosting;
- door unlocking;
- gas delivery, up to 10 liters;
- towing within a radius of25..... kilometres;
(minimum 25 km)
- wheel change.

Mechanical repairs and parts or supplies used to repair the specified vehicle are not covered under this **endorsement**.

Limits of liability

\$.....100..... per event giving rise to roadside assistance charges.

\$.....300..... per policy year.

.....3..... events per policy year.

Claim

The **named insured** must justify a claim by submitting to the **insurer** paid invoices for the roadside assistance costs.

Quebec Endorsement Form Endorsement
Q.E.F. No. 34

Accident benefits insurance

The coverage amounts of endorsement Q.E.F. No. 34 included in this policy are increased as follows:

- | | |
|--------------------------------------|----------|
| 1. Death benefits | \$20,000 |
| 2. Dismemberment benefits | \$20,000 |
| 3. Reimbursement of Medical expenses | \$ 5,000 |

Quebec Endorsement Form
Q.E.F. No. 41

Change to deductibles
(Section B)

Endorsement description

This **endorsement** makes the following changes to the **deductible** amounts under Section B, as entered in Item 4, "*Declarations*" of the insurance contract:

The **insurer** agrees that following a covered **loss** under Section B (Coverage for Damage to Insured Vehicles), the **deductible** will be waived:

- should an insured automobile be declared a Total Loss; or
- should the **damage** arise from an accident reported as being a Hit-and-Run to the police force (whenever possible) as soon as practicable following its occurrence.

All other terms and conditions of the contract remain the same.



Quebec Endorsement Form
Q.E.F. No. 32

Recreational-purpose vehicles

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:	XXXXXXXXXX
Named insured:	XXXXXXXXXX
Endorsement to automobile insurance policy no.:	XXXXXXXXXX
Effective Date:	This endorsement will apply from XXXX-XX-XX at 12:01 A.M. standard time at the address of the named insured .
Specified vehicle:	This endorsement will apply only to the following described vehicle : X <i>(reference number shown in the "Declarations" section of the insurance contract)</i>

Endorsement description

This **endorsement** amends the insurance contract for a recreational-purpose motor vehicle that:

- is specifically designated in Item 3, "Declarations" of the insurance contract; or
- is one of the "insured vehicles" under the insurance contract.

Recreational-purpose motor vehicle

"Recreational-purpose motor vehicle" means, among other things, any **motor vehicle**, whether commercially built or otherwise, of a type similar to:

- all-terrain vehicles;
- dune buggies;
- micro-cars;
- minibikes; and
- snowmobiles.

Description of amendments

1. Section A: Paragraph E, Article 2 entitled "*Insured vehicles*" is replaced with the following paragraph:

"E. Unless described in the "*Declarations*" section, any trailer (whether or not the **named insured** is the **owner** thereof) used with a recreational-purpose motor vehicle that is:

- of the same type as that described in the "*Declarations*" section; and
- covered by the insurance contract.

2. General conditions: Paragraph (a), Article 7 entitled "*Prohibited use of insured vehicle*" is replaced with the following paragraph:

"(a) When they are not legally authorized to drive;"

(see next page)

3. The expressions "**motor vehicle**" and "**motor vehicle used for personal purposes**" are replaced throughout the insurance contract with the following expression:

"recreational-purpose motor vehicle of the same type as that described in the *'Declarations'* section."

All other conditions of the insurance contract remain the same.

Signature of named insured



Quebec Endorsement Form
Q.E.F. No. 34

Accident benefits insurance

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:	XXXXXXXXXX
Named insured:	XXXXXXXXXX
Endorsement to automobile insurance policy no.:	XXXXXXXXXX
Effective Date:	This endorsement will apply from XXXX-XX-XX at 12:01 A.M. standard time at the address of the named insured .
Additional insurance premium payable:	<ul style="list-style-type: none"> • Amount payable: (As written on Declarations page) • Due date: XXXX-XX-XX

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ENDORSEMENT DESCRIPTION

Depending on the applicable division, this **endorsement** provides for the payment of benefits when an accident causes **bodily injury** to an insured person.

*To determine which division applies, refer to the "Applicable section, maximum amounts and insurance premium" division of this **endorsement**.*

APPLICATION

1. The **motor vehicle** must have been the direct cause of **bodily injury**, independently of any other cause.
2. Benefits are payable per accident and per insured person. If there are several insured vehicles under the insurance contract, benefits may not be combined.
3. Only persons who comply with the conditions of the insurance contract and this **endorsement** may benefit from the coverage under this **endorsement**.

INSURED PERSONS

Under Division 1, "insured person" refers to the **named insured**, his or her **spouse** and any **dependent children** of either.

Under Division 2, only the **named insured** is an "insured person."

APPLICABLE DIVISION, MAXIMUM AMOUNTS AND INSURANCE PREMIUM

Coverage will apply only for the divisions and subdivisions where a maximum amount or an **insurance premium** is shown in the table below, or entered specifically for this **endorsement** in the "*Declarations*" division of the insurance contract:

<u>DIVISION</u>	<u>SUBDIVISION</u>	<u>MAXIMUM</u>	<u>INSURANCE PREMIUM</u>
1	A – Death benefits	Principal sum \$ (See on Declarations Page)	
	B – Dismemberment benefits	Principal sum \$ (See on Declarations Page)	
	C – Reimbursement of medical expenses	Maximum \$ (See on Declarations Page)	
2 Total disability benefits		Maximum \$ (Not Applicable) per week	
Total:			\$ (As written on Declarations page)

DESCRIPTION OF DIVISIONS

Division 1 <i>Death and dismemberment benefits and reimbursement of medical expenses</i>

Subdivision A - Death benefits

When an insured person dies within 12 months after the accident leading to his or her death, the following benefits will be paid under Subdivision A:

- If the **named insured** dies: 100% of the principal sum, plus 10% of the principal sum per **dependent child** upon the death of the **named insured**.

- If the **spouse** of the **named insured** dies: 50% of the principal sum, plus 10% of the principal sum per **dependent child** upon the death of the **spouse**.
- If a **dependent child** dies: 10% of the principal sum.

Benefit payments will be made as follows:

- If the insured person dies leaving a **spouse**, the benefit will be payable to the **spouse**.
- If the insured person dies without leaving a **spouse**, the benefit will be payable to the **dependents**, in equal shares.
- If the insured person dies without leaving either a **spouse** or **dependents**, the benefit will be payable to the insured person's succession.
- If a **dependent child** dies, the benefit will be payable to the **named insured**.

If, as a result of the same accident, an insured person should suffer dismemberment and then die, the benefits that have already been paid under Subdivision B will be deducted from the benefit payable under Subdivision A.

Subdivision B – Dismemberment benefits

When an insured person loses his or her sight or a limb within 12 months after the accident that caused the loss, the following benefits will be paid under Subdivision B:

- Loss of both hands: 100% of the principal sum;
- Loss of both feet: 100% of the principal sum;
- Loss of sight in both eyes: 100% of the principal sum;
- Loss of one hand and one foot: 100% of the principal sum;
- Loss of one hand and sight in one eye: 100% of the principal sum;
- Loss of one foot and sight of one eye: 100% of the principal sum;
- Loss of one arm: 75% of the principal sum;
- Loss of one leg: 75% of the principal sum;
- Loss of one hand: 50% of the principal sum;
- Loss of one foot: 50% of the principal sum;
- Loss of sight in one eye: 50% of the principal sum.

Loss as used with reference to eye means total and irrecoverable loss of sight.

Loss as used with reference to a limb means:

- For an arm: complete severance above the elbow.
- For a foot: complete severance through the knee, above the ankle or through the ankle.
- For a hand: complete severance through the elbow, above the wrist or through the wrist.
- For a leg: complete severance above the knee.

Benefits provided under this subdivision for the same accident may not exceed 100% of the principal sum.

Subdivision C — Reimbursement of medical expenses

Expenses reasonably incurred for the following services, care or treatments will be reimbursed under Division C:

- ambulance services;
- dental treatment;
- hospital care;
- medical care;
- professional nursing care;
- surgical treatment.

The expenses must have been incurred within two years after the accident that caused them.

The total amount of expenses reimbursed for the same accident may not exceed the maximum for this subsection.

Exclusion

Subdivision C excludes the portion of medical expenses covered by any other government or private insurance, unless the other insurance is similar to this coverage.

<u>Division 2</u> <i>Total disability benefits</i>

Division 2 provides for the payment of an income replacement benefit when the **named insured** becomes wholly and continuously disabled as a result of an accident. The income replacement indemnity will be calculated on a weekly basis and will be payable only in addition to the following amounts:

- amounts payable by the Société de l'assurance automobile du Québec under the *Quebec Automobile Insurance Act*; and
- amounts payable under the *Act respecting industrial accidents and occupational disease* and the *Crime Victims Compensation Act*.

Conditions

1. The **named insured** must be employed on the date of the accident. The **named insured** is deemed to be employed in either of the following situations:
 - he or she was actively engaged in an occupation or employment for wages or profit;
 - he or she was between 21 and 65 years of age and, in the 12 months preceding the accident, he or she was engaged in an occupation or employment for wages or profit for at least six months, whether continuously or not.
2. The disability must appear within 20 days after the accident that caused it.
3. The disability completely prevents the **named insured** from actively engaging in his or her occupation or employment.

Limitations

For each accident:

- The **named insured** will not be entitled to benefits for the first seven days of disability.
- Once the seven days have elapsed, the **named insured** will be entitled to benefits for a maximum of ____ weeks.
- If the disability continues after the maximum number of weeks, benefits will continue to be payable for a further period of up to ____ weeks, if:
 - continuation of the disability is duly certified; and
 - the disability prevents the **named insured** from engaging in any occupation or employment for wages or profit on a permanent basis.

The **named insured** may not receive benefits greater than the money value of any occupation or employment that he engaged in for wages or profit before the accident.

If the **named insured** is covered under several insurance policies, benefits will be calculated as follows:

$$\frac{\text{Money value of all occupations and employment}}{\text{Total benefits payable for the disability under all insurance policies}} \times \text{Benefit payable under Division 2 of this endorsement}$$

EXCLUSIONS

The following exclusions will apply:

- A. **Bodily injury** caused directly or indirectly by sickness or disease, unless the sickness or disease was contracted as a direct result of an accident covered by this **endorsement**.

- B. **Bodily injury** suffered by an insured person who committed or attempted to commit suicide, whether sane or insane, if this **endorsement** was not continuously in force for at least two years.
- C. Whether or not war is declared, **bodily injury** caused directly or indirectly by:
- bombardment;
 - civil war;
 - insurrection;
 - invasion;
 - military power;
 - operation of armed forces during hostilities;
 - rebellion;
 - revolution; and
 - usurped power.

WHAT TO DO IN THE EVENT OF AN ACCIDENT

Subdivision A - Death benefits

In the event of an accident causing death, a claim must be submitted in writing to the **insurer**, accompanied by proof establishing, for example:

- death of the insured person;
- cause of death;
- rights of beneficiaries.

Subdivisions B and C, and Division 2 - Dismemberment benefits, reimbursement of medical expenses and total disability benefits

In the event of an accident covered under Subdivision B or C, or Section 2, the insured person or any other beneficiary must fulfil the obligations outlined below. They may do so either personally or through an intermediary.

Obligations to fulfil:

- Within 30 days of learning of the accident, the person must inform the **insurer** in writing.
- Within 90 days of learning of the accident, the person must support the claim by providing the **insurer** with all the information that the **insurer** may reasonably expect as to the circumstances and extent of the accident.
- In the event of failure to satisfy the 30 or 90-day requirement, the person must demonstrate that he or she was unable to act within those time periods. Benefit payment may be made nonetheless if the person fulfils his or her obligations within one year after the accident.
- At the **insurer's** request, the person must provide a medical certificate confirming the following information:
 - the cause and nature of the **bodily injury** for which the claim is being made;
 - the length of total disability arising from such **bodily injury**.

AUTOPSY AND MEDICAL EXAMINATION

Subdivision A - Death benefits

If an insured person dies, the **insurer** may have an autopsy performed, subject to the requirements set out in the *Civil Code of Quebec*.

Subdivisions B and C, and Division 2 - Dismemberment benefits, reimbursement of medical expenses and total disability benefits

The **insurer** is entitled to require that the insured person undergo a medical examination within a reasonable time period, if warranted by the nature of the disability or the loss.

The **insurer** may have the insured person undergo a medical examination as often as may be reasonably required while the claim is pending.

The insured person will be required to submit to such examination.

TIME TO PAY BENEFITS

Subdivision A - Death benefits

The insurer must pay the benefits within 30 days after receipt of the required information and documents.

Subdivisions B and C - Dismemberment benefits and reimbursement of medical expenses

The **insurer** must pay benefits or reimburse medical expenses within 60 days after receipt of the required information and documents.

Division 2 - Total disability benefits

The **insurer** must pay the initial benefit within 30 days after receipt of the required information and documents. During the continuation of disability, subsequent payments will be made at 30-day intervals, subject to submission of the proof set out in the "What to do in the event of an accident" section of this **endorsement**.

RIGHTS OF INSURER IN RELATION TO PAYMENT OF BENEFITS OR EXPENSES

The **insurer** may decide to pay all or part of the benefits or expenses directly to either the beneficiary or the natural or legal persons providing the medical services, care or treatments. If any amount remains payable, the total amount of benefits or expenses already paid will then be deducted from the maximum under the appropriate subsection.

Before paying benefits:

- the **insurer** may require a release from the person to whom it paid a benefit or reimbursed expenses.
- the **insurer** may require that it be subrogated to the beneficiary's recourses against the person responsible for the **bodily injury**, up to the amount of the benefit it has paid. This means that the beneficiary's recourses are transferred to the **insurer**.

In addition, the payment of a benefit or the reimbursement of medical expenses will not constitute an admission of liability as regards the accident. Such payment may therefore not be set up against the insured person or the **insurer** in respect of civil liability.

DEFINITIONS

For the purposes of this **endorsement**, the following definitions will be in addition to or will replace the definitions contained in the insurance contract.

Bodily injury: Any injury of a physical nature, including death.

Dependent child:

- Any child under 18 years of age for whom the **named insured** or the **named insured's spouse** has legal and actual custody;
- Any child 18 years of age or older whose domicile is the same as that of the **named insured** and who is entirely dependent on the **named insured** and/or the **named insured's spouse** due to a mental or physical disability.

Dependents: This expression refers to the following persons:

- any **dependent child**; and
- the father or mother of the deceased insured person, if the following conditions are met:
 - the father or mother had the same domicile as the insured person on the date of the accident; and
 - the father or mother was principally dependent on the insured person for financial support up to the date of the accident.

Named insured:

- The expression "named insured" will refer to any person named in Item 1, "**Declarations**" of the insurance contract;
- If the person named in Item 1 is a legal person, partnership or association, the expression will refer to each of its employees, shareholders, members or partners who usually use a **described vehicle** for which an **insurance premium** or a maximum amount is entered specifically for this **endorsement** (see Item 4, "**Declarations**" of the insurance contract).

All other conditions of the insurance contract remain the same



Quebec Endorsement Form
Accident Forgiveness

Name of **insurer**: XXXXXXXXXXXX

Named insured: XXXXXXXXXXXX

Endorsement to automobile insurance policy no.: XXXXXXXXXXXX

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

Additional insurance premium payable:

- Amounts payable: (As written on Declarations page).
- Due date: XXXX-XX-XX.

Accident Forgiveness

In consideration of the premium charged and in the event that a **loss** involving **property damage** or **bodily injury** for which indemnity is provided, or would have been provided in the absence of the Direct Compensation Agreement, by any or all of the following:

Section A- Liability Coverage; Section B- Collision and upset or All Perils for which you or other insured persons are at-fault or partially at-fault as determined by the Direct Compensation Agreement, the Insurer hereby agrees to waive its rights to rate for an at-fault or partially at-fault accident upon renewal of the Policy.

Provided that:

- (a) you have not been convicted of any offence under the Criminal Code of Canada, or an offence substantially the same outside of Canada, in relation to the **loss**;
- (b) you have not been convicted of any offence involving: reckless driving; racing; stunting; driving while license under suspension, under the Highway Safety Code, or any offence substantially the same outside of Quebec, in relation to the **loss**; and
- (c) the **loss** is the only at-fault or partially at-fault loss within the preceding six years.

If more than one automobile is insured under the Policy, this Endorsement shall apply only to the automobile(s) against which this Endorsement is designated in the Declarations.

This Endorsement is attached to and forms part of the Policy and shall be effective from the local time and effective date of the Policy or renewal thereof, or if added to the Policy during the policy period, from the local time and effective date of the policy change specifying the addition of this coverage.

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



Quebec Endorsement Form
Q.E.F. No. 40

Fire deductible
(Section B)

The **endorsement** heading must be entered in the "Declarations" section of the insurance contract.

Name of insurer:	XXXXXXXXXX
Named insured:	XXXXXXXXXX
Endorsement to automobile insurance policy no.:	XXXXXXXXXX
Effective Date:	This endorsement will apply from XXXX-XX-XX at 12:01 A.M. standard time at the address of the named insured .
Specified vehicle:	This endorsement will apply only to the following described vehicle : X <i>(reference number shown in the "Declarations" section of the insurance contract)</i>

Endorsement description

This **endorsement** changes Article 7, Section B of the insurance contract as follows: The **deductible** for Protection 1, 3 or 4 will apply in the event of a fire.

All other conditions of the insurance contract remain the same.

Signature of named insured



Quebec Endorsement Form
Q.E.F. No. 43 (A to F)

Change to indemnity
(Section B)

The **endorsement** heading and the applicable options 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:	XXXXXXXXXX
Named insured:	XXXXXXXXXX
Endorsement to automobile insurance policy no.:	XXXXXXXXXX
Effective Date:	This endorsement will apply from XXXX-XX-XX at 12:01 A.M. standard time at the address of the named insured .
Additional insurance premium payable:	<ul style="list-style-type: none"> • Amounts payable: (As written on Declarations page) • Due date: XXXX-XX-XX
Specified vehicle:	This endorsement will apply only to the following described vehicle : X (reference number shown in the “Declarations” section of the insurance contract)

ENDORSEMENT DESCRIPTION

This **endorsement** extends coverage under Section B of the insurance contract by changing, depending on the applicable options, Article 2, “Reporting a loss and submitting a claim.”

Changes made by these options relate to how the value of **damage** is calculated.

APPLICATION OF ENDORSEMENT

For the options to apply to the specified vehicle, they must be entered in the “Declarations” section of the insurance contract.

Except for Option 43C, the **named insured** may elect settlement in accordance with Article 2, “Reporting a loss and submitting a claim”, without the selected option being applied. In such instance, the **named insured** must submit a request to the **insurer**.

The **deductible** entered in the “Declarations” section for the specified vehicle will be assumed by the **named insured**.

VALUE OF DAMAGE IN EVENT OF PARTIAL LOSS

Options 43A and 43B relate to calculation of the value of **damage** payable by the **insurer** in the event of repair or replacement of damaged parts.

These options change Article 2.1, “Reporting a loss and submitting a claim.” However, the rules set out in the first paragraph of Article 2.1.1 of that section continue to apply.

(see next page)

Option 43A – Partial loss – New parts

In the event of partial **loss**, when the damaged parts can be repaired, the value of **damage** will be calculated in accordance with Article 2.1, “*Reporting a loss and submitting a claim.*” However, there will be no deduction for depreciation.

If the **insurer** determines that damaged parts cannot be repaired and must be replaced, there will be no deduction for depreciation. In addition:

- the value of **damage** will be calculated on the basis of the cost of new original equipment manufacturer parts;
- if glass is damaged, the **named insured** may ask for it to be replaced by a new original equipment manufacturer part or by a new similar part.

If a new part is out of stock or no longer being manufactured, the liability of the **insurer** will be limited to the latest list price of the new original equipment manufacturer part.

If the damaged parts are not repaired or replaced by new parts, Option 43A will not apply.

Option 43B – Partial loss – Waiver of depreciation

In the event of partial loss, the value of **damage** will be calculated in accordance with Article 2.1, “*Reporting a loss and submitting a claim.*” However, if the **insurer** determines that depreciation is to be applied to the value of **damage**, this option will cover such depreciation up to a maximum of \$(No maximum) per **loss**.

However, if the damaged parts are not repaired or replaced, Option 43B will not apply.

VALUE OF DAMAGE IN EVENT OF TOTAL LOSS OR TOTAL CONSTRUCTIVE LOSS

Options 43C, 43D, 43E and 43F relate to calculation of the value of **damage** payable by the **insurer** in the event of total loss or total constructive loss. They amend Article 2.2, “*Reporting a loss and submitting a claim.*”

Option 43C – Total loss – Value of vehicle agreed in advance

In the event of total loss or total constructive loss, the **named insured** and the **insurer** agree that the value of the specified vehicle, on the date of the loss, will be: \$ (“agreed value”).

Option 43D – Total loss – Waiver of depreciation

In the event of total loss or total constructive loss, the value of **damage** will be equal to the least of the following amounts:

- the price paid for the specified vehicle by the **named insured** who is the actual owner;
- the current price of the specified vehicle on the original date of purchase; or
- the price for which the **insurer** may, on the date of the **loss**, purchase a new vehicle with specifications or equipment and accessories similar to those of the specified vehicle.

Option 43E – Total loss – Replacement cost

In the event of total loss or total constructive loss, the **named insured** may choose one of the following three indemnity options:

1. Replacement by a new vehicle

If the specified vehicle is replaced by a new vehicle with the same specifications or equipment and accessories, the value of **damage** will be equal to the price of this vehicle.

If no such vehicle is available and the specified vehicle is replaced by a new vehicle with similar specifications or equipment and accessories, the value of **damage** will be equal to the price of this vehicle.

2. Replacement by a used vehicle, or by a new vehicle other than as in paragraph 1

(see next page)

If the specified vehicle is replaced by a used vehicle, or by a new vehicle other than as in paragraph 1, the value of **damage** will be equal to:

- the price paid for the specified vehicle by the **named insured** who is the actual owner; or
- the price of the used or new vehicle that replaces the specified vehicle; whichever is higher.

However, the value of **damage** may not be greater than the price that the **insurer** would have paid had paragraph 1 applied.

3. Non-replacement of specified vehicle

If the specified vehicle is not replaced, the value of **damage** will be equal to:

- the price paid for the specified vehicle by the **named insured** who is the actual owner; or
- the current price of the specified vehicle on the original date of purchase, whichever is lower.

However, the value of **damage** may not be greater than the price that the **insurer** would have paid had paragraph 1 applied.

Option 43F – Total loss – Increased settlement

In the event of total **loss** or total constructive **loss**, the value of **damage** will be equal to:

A – the price paid for the specified vehicle by the **named insured** who is the actual owner, increased by% compounded annually and calculated proportionally to the number of days elapsed between (date) and the date of the **loss**;

or

B – the amount of \$..... increased by% compounded annually and calculated proportionally to the number of days elapsed between (date) and the date of the **loss**;

or

C – the “actual cash value” of the specified vehicle increased by% compounded annually and calculated proportionally to the number of days elapsed between (date) and the date of the **loss**;

or

D – the “actual cash value” of the specified vehicle increased by \$.....

In all instances, the value of **damage** may not be greater than the price for which the **insurer** may, on the date of the **loss**, purchase a new vehicle with specifications, equipment and accessories similar to those of the specified vehicle.

SPECIFIC RULE FOR VEHICLE LEASED OR UNDER A CONTRACT OF LEASING

If the specified vehicle is leased or under a contract of leasing, and if Option 43D, 43E or 43F applies and the **owner** and lessee are designated in the insurance contract, only the lessee will be entitled to the difference between:

- the value of the specified vehicle, as calculated in accordance with the applicable option; and
- the “actual cash value” of the specified vehicle, as calculated in accordance with Article 2.2, “*Reporting a loss and submitting a claim.*”

All other conditions of the insurance contract remain the same.



Quebec Endorsement Form
Q.E.F. No. 45

Warranty applicable to theft of entire vehicle
(Section B)

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:	XXXXXXXXXX
Named insured:	XXXXXXXXXX
Endorsement to automobile insurance policy no.:	XXXXXXXXXX
Effective Date:	This endorsement will apply from XXXX-XX-XX at 12:01 A.M. standard time at the address of the named insured .
Specified vehicle:	This endorsement will apply only to the following described vehicle : X <i>(reference number shown in the "Declarations" section of the insurance contract)</i>

Endorsement description

This **endorsement** changes Section B of the insurance contract by adding a warranty relating to total theft of the specified vehicle.

Description of warranty

The **named insured** agrees that the following anti-theft or tracking system will be installed and maintained in working order and that the following requirements will be met:

Install and maintain in working order a tracking system approved by the insurer.

If, at the effective date of this **endorsement**, the **named insured** has not satisfied this warranty, he or she will have 30 days to do so. The minimum time period allowed must be 30 days.

Consequence of any breach of warranty

If the **named insured** fails to satisfy this warranty and this failure increases the risk of theft of the entire specified vehicle:

- coverage for theft of the entire vehicle will be suspended; or
- coverage for theft of the entire vehicle will be subject to a **deductible** of per **loss**.

This consequence will apply for as long as the **named insured** fails to remedy breach of the warranty.

All other conditions of the insurance contract remain the same.

Signature of named insured



**Grand Touring Solution® for Motor Home and Recreational Trailer
(Quebec Province only)**

Name of insurer: XXXXXXXXXXXX

Named insured: XXXXXXXXXXXX

Endorsement to automobile insurance policy no.: XXXXXXXXXXXX

Effective Date: This extension will apply from XXXX-XX-XX
at 12:01 A.M. standard time at the address of the **named insured**.

Additional insurance premium payable:

- Amounts payable: (As written on Declarations page).
- Due date: XXXX-XX-XX

In consideration of the premium charged, the Policy is amended as follows:

The insurance provided by:

- **Travel costs – broad form (Section B)**
- **Civil liability resulting from damage caused to motor homes or recreational trailers of which named insured is not owner (Section A);**
- **Insurance for contents of the described motor home or recreational trailer;**
- **Insurance for roadside assistance costs; and**
- **Q.E.F. No. 41 - Change to deductibles (Section B)**

is added to the Policy as follows:

**Travel costs (broad form)
(Section B)**

Endorsement description

This **endorsement** extends coverage under Section B of the insurance contract by replacing the wording of Article 4.1, "Travel costs due to theft of insured vehicle" with the wording below.

This **endorsement** will apply only to the specified motor home or recreational trailer and only if the value of **damage** to the specified motor home or recreational trailer is greater than the **deductible** amount applicable to the **loss** that caused the **damage**.

"4.1 Travel costs

4.1.1 Description of travel costs

If the **named insured** is no longer able to use the insured motor home or recreational trailer due to a covered **loss**, the **insurer** will reimburse expenses incurred for

- public transportation;
- leasing of a **temporary replacement vehicle** of the following types:
 - motor home;
 - recreational trailer; or
 - **motor vehicle used for personal purposes.**
- taxicab fares.

(see next page)

Upon submission of receipts, payment for the above expenses will be made up to a maximum of \$ 5,000 per **loss** for each insured motor home or recreational trailer.

The above amounts cannot be less than the amounts that were entered in Additional coverages 4.1, of the insurance contract.

4.1.2 Application of coverage

If the entire insured motor home or recreational trailer was stolen, this coverage will apply only to expenses incurred from 12:01 A.M. the day after the theft is reported to the police or to the **insurer**.

For all other covered **losses**, this coverage will apply only to expenses incurred from the time at which the insured motor home or recreational trailer:

- can no longer be operated or inhabited due to **damage** to the motor home or recreational trailer; or
- is delivered for repair, if it can still be operated or inhabited in spite of **damage** to the motor home or recreational vehicle.

Expenses will be eligible for reimbursement even if the insurance contract has expired since the **loss**.

Expenses will no longer be eligible for reimbursement once:

- the insured motor home or recreational trailer has been replaced or repaired; or
- a settlement agreement for the **loss** has been reached before the insured motor home or recreational trailer is replaced or repaired."

4.1.3 Additional costs covered during a trip

When a covered **loss** occurs during a trip, the expenses described in paragraphs (a) and (b) below will be covered, in addition to the expenses listed in paragraph 4.1.1.

The expenses will be covered up to a maximum of \$5,000 per **loss**.

(a) Any necessary and reasonable additional travel expenses incurred by the **named insured**, his or her **spouse** or any other person whose domicile is the same as theirs, to:

- continue the trip;
- return to the domicile of the **named insured**;
- return to where the insured motor home or recreational trailer is usually parked.

Additional expenses include the cost of meals and accommodation and the cost of transportation of personal effects.

(b) Any other additional expenses similar to those described in paragraph (a), incurred to retrieve the insured motor home or recreational trailer where it was repaired and return it to one of the following places:

- the current location of the **named insured**, his or her **spouse** or any other person whose domicile is the same as theirs. However, if that location is further away than the travel destination that had been planned before the **loss**, only the expenses required to return the insured motor home or recreational trailer to the planned destination are covered;
- the domicile of the **named insured**; or
- the place where the insured motor home or recreational trailer is usually parked.

The expenses must have been incurred by the **named insured**, his or her **spouse** or any other person whose domicile is the same as theirs or any person of their choice."

(see next page)

Civil liability resulting from damage caused to motor homes or recreational trailers of which named insured is not owner
(excluding vehicles provided by an employer)
(Section A)

Endorsement description

This **endorsement** extends coverage under Section A of the insurance contract to the financial consequences that an insured person may incur when civilly liable for:

- **damage** caused to a motor home or recreational trailer or **motor vehicle used for personal purposes**, or its equipment and accessories; and
- disappearance of the motor home or recreational trailer or **motor vehicle used for personal purposes**, or its equipment and accessories.

Civil liability may be contractual or extracontractual.

Insured persons

In this **endorsement**, “insured person” refers to:

- the **named insured**;
- his or her **spouse**;
- all drivers listed in the Policy;
- the legal representatives and the succession of all the above listed insured persons.

However, if the **named insured** is a legal person, partnership or association, “insured person” refers to:

- any employee, shareholder, partner or member authorized by the **named insured**;
- their **spouse**;
- all drivers listed in the Policy;
- the legal representatives and the succession of all the above listed insured persons.

Application

1. The insured person must have the care, custody or control of the motor home or recreational trailer or **motor vehicle used for personal purposes**, or its equipment and accessories.
2. The insured person or anyone whose domicile is the same as that of the **named insured** must not be the **owner** of the motor home or recreational trailer or **motor vehicle used for personal purposes** or its lessee for at least one year or under a contract of leasing.
3. The employer of an insured person or the employer of anyone whose domicile is the same as that of the **named insured** must not be the **owner** of the motor home or recreational trailer or **motor vehicle used for personal purposes** or its lessee for at least one year under a contract of leasing.

Covered perils and insurance premium

Coverage is provided only for those perils for which a **deductible** or an **insurance premium** is shown in the table below, or entered specifically for this **endorsement** in the “*Declarations*” section of the insurance contract:

(see next page)

SECTION A: Coverage for civil liability arising from property damage and bodily injury caused to another person		
PERILS	DEDUCTIBLE	INSURANCE PREMIUM
Protection 1: "All perils"	Deductible per loss: \$ 250	\$ As written on Declarations page
Protection 2: Perils of collision and upset	\$	
Protection 3: All perils other than collision or upset	\$	
Protection 4: Specific perils	\$	
Total:		\$ As written on Declarations page

Clarifications

- (1) Protections 1, 2, 3 and 4 have the same meanings as in Section B of the insurance contract. The exclusions specified in that section will apply, as the case may be.
- (2) An **amount of insurance** of \$150,000 will apply per **loss**, plus expenses, costs and interest arising from a lawsuit.
- (3) Where applicable, the additional coverage provided under Section A of the insurance contract may apply.
- (4) The **insurer** agrees not to exercise any recourse against a person who, with the insured person's consent, has the care, custody or control of the motor home or recreational trailer or **motor vehicle used for personal purposes** or its equipment and accessories, unless that person:
 - was engaged in a **garage business** at the time of the **loss**; or
 - failed to comply with the insurance contract.

Insurance for Contents of the Described Motor Home or Recreational Trailer

Definition

"Contents" means the personal property belonging to the insured and usual to the use of the motor home or recreational trailer, but does not include money, securities, gold bullion, credit or debit cards, jewellery, furs, silverware, goldware, pewterware, passports or any other forms relating to personal identification.

Coverage

With respect to protections of Section B of the Policy for which indemnity is provided, in the event of **loss** the **insurer** agrees that Section B has been modified to include:

The **insurer** also agrees to indemnify the Insured against direct and accidental **loss** of or **damage** to contents of the described motor home or recreational trailer. This **loss** or **damage** must result from a peril for which indemnity is provided by Section B of the Policy.

Provided that:

- (a) Under this Section of your Policy, we will pay the cost, at the date **loss** or **damage** occurs, to repair or replace, whichever is less, for **loss** of or **damage** to the contents of the described motor home or recreational trailer under Section B of the Policy. This coverage is subject to a **deductible** of \$250 on each separate claim.

If a risk for which indemnity is provided causes **loss** or **damage** to both the insured motor home or recreational trailer and its contents, only the highest **deductible** will apply.

The **amount of insurance** paid will not take into account depreciation.

The maximum amount we will pay per **loss** is \$2,500.

(see next page)

(b) The perils for which indemnity for **loss** or **damage** to the motor home or recreational trailer is provided in this **endorsement** shall be the same perils as are stated in the similar protections of Section B of the Policy to which this **endorsement** is attached.

Insurance for roadside assistance costs

Endorsement description

This **endorsement** provides that the roadside assistance costs described below and incurred for the specified motor home or recreational trailer will be reimbursed by the **insurer**.

Roadside assistance costs

The costs of the following roadside assistance services will be covered:

- battery boosting;
- door unlocking ;
- gas delivery, up to 25 liters;
- towing within a radius of 25 kilometres;
(minimum 25 km)
- wheel change.

Mechanical repairs and parts or supplies used to repair the specified vehicle are not covered under this **endorsement**.

Limits of liability

- \$ 500 per event giving rise to roadside assistance charges.
- \$ 1,500 per Policy year.
- 3 events per Policy year.

Claim

The **named insured** must justify a claim by submitting to the **insurer** paid invoices for the roadside assistance costs.

Q.E.F. No. 41 Change to deductibles (Section B)

Endorsement description

This **endorsement** makes the following changes to the **deductible** amounts under Section B, as entered in Item 4, "*Declarations*" of the insurance contract:

- (1) The **insurer** agrees that following a covered **loss** under Section B of the Policy the **deductible** amount will be waived if the claim results from a Hit-and-Run and is reported to the police force as soon as practicable following its occurrence (whenever possible);
- (2) The **deductible** will also be waived if:
Motor Home or Recreational Trailer:
 - the motor home or recreational trailer is declared a total lossContents:
 - the contents of the motor home or recreational trailer are declared a total loss

All other terms and conditions of the contract remain the same.

