

**PE – S.E.F. No. 78**  
**REDUCTION OF COVERAGE AS RESPECTS OPERATION BY**  
**NAMED PERSONS ENDORSEMENT**  
(For attachment only to a Garage Policy PE – S.P.F. No. 4)

INSURER:	Attached to and forming part of Policy No.:
INSURED:	This endorsement shall be effective from: <div style="float: right; text-align: right;"> <input type="checkbox"/> AM _____  <input type="checkbox"/> PM _____  Local Time </div> <div style="clear: both;"></div> <div style="text-align: center; margin-top: 5px;"> _____ YYYY _____ MM _____ DD </div>

It is agreed that the limits, amounts, perils and deductible amounts specified in Sections A (Third Party Liability), C (Loss or Damage to Owned Automobiles), and E (Legal Liability for Damage to a Customer's Automobile while in the Care, Custody or Control of the Insured), of the Application or Certificate of Automobile Insurance are amended to read as stated below while \_\_\_\_\_

is personally driving the automobile.

INSURING AGREEMENTS	PERILS	LIMITS AND AMOUNTS	INSURED/ NOT INSURED
SECTION A THIRD PARTY LIABILITY	LEGAL LIABILITY FOR BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY OF OTHERS NOT IN THE CARE, CUSTODY OR CONTROL OF THE APPLICANT.	\$ (EXCLUSIVE OF COSTS AND POST JUDGMENT INTEREST) FOR LOSS OR DAMAGE RESULTING FROM BODILY INJURY TO OR THE DEATH OF ONE OR MORE PERSONS AND FOR LOSS OR DAMAGE TO PROPERTY, REGARDLESS OF THE NUMBER OF CLAIMS ARISING FROM ANY ONE ACCIDENT.	BI \$ PD \$
SECTION C LOSS OF OR DAMAGE TO OWNED AUTOMOBILES	SUB. SEC. 1 COLLISION OR UPSET	ACTUAL CASH VALUE AT TIME OF LOSS OR DAMAGE NOT EXCEEDING THE ACTUAL COST TO THE INSURED  DEDUCTIBLE  SUM PAYABLE BY INSURED \$ IN RESPECT OF EACH SEPARATE AUTOMOBILE	\$
SECTION E LEGAL LIABILITY FOR DAMAGE TO CUSTOMERS' AUTOMOBILES WHILE IN THE CARE, CUSTODY OR CONTROL OF THE INSURED	SUB. SEC. 1 COLLISION OR UPSET	\$ (EXCLUSIVE OF COSTS AND POST JUDGMENT INTEREST) ANY ONE CUSTOMERS' AUTOMOBILE.  DEDUCTIBLE  SUM PAYABLE BY INSURED \$ IN RESPECT OF EACH SEPARATE OCCURRENCE	\$

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

DATE  _____ YYYY _____ MM _____ DD	_____ Signature of Insured
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