

PE – S.E.F. No. 82
LEGAL LIABILITY FOR DAMAGE TO NON-OWNED AUTOMOBILE ENDORSEMENT
(For Standard Garage Automobile Policy – PE – S.P.F. No. 4)

INSURER:	Attached to and forming part of Policy No.:						
INSURED:	This endorsement shall be effective from: <table style="float: right; margin-left: 20px;"> <tr> <td><input type="checkbox"/> AM</td> <td>_____</td> </tr> <tr> <td><input type="checkbox"/> PM</td> <td>_____</td> </tr> <tr> <td>Local Time</td> <td></td> </tr> </table>	<input type="checkbox"/> AM	_____	<input type="checkbox"/> PM	_____	Local Time	
<input type="checkbox"/> AM	_____						
<input type="checkbox"/> PM	_____						
Local Time							
	_____ YYYY MM DD						

In consideration of the premium stated in this endorsement, the Insurer agrees:

- (a) where the Insured is an individual or individuals, to indemnify the Insured and his or her spouse and all drivers listed in the Policy,
- (b) where the Insured is a corporation, unincorporated association, sole proprietorship, partnership or other entity, to indemnify all individuals named below and the spouse of each,

against the liability imposed by law or assumed under any written agreement for loss or damage arising from the care, custody or control of any non-owned automobile including its equipment and resulting from loss or damage caused by a peril for which a premium is specified below or as stated in the Policy.

Name	Relationship to Insured

INSURING AGREEMENTS	PERILS	Deductible	Premium
SECTION C LOSS OF OR DAMAGE TO NON-OWNED AUTOMOBILES	SUB- SEC 1. 1.	Collision or upset	\$
	2.	Comprehensive	\$
	3.	Specified perils	\$
	4.	Specified perils (excluding theft)	\$
Total Premium			\$

Provided that:

1. The perils for which indemnity is provided in this endorsement are as described in Section C (Loss of or Damage to Owned Automobiles) of Prince Edward Island Garage Automobile Policy form (PE – S.P.F. No. 4);
2. The indemnity provided by this endorsement applies only to an automobile of the _____ type and only with respect to automobiles in the Insured's care, custody or control in connection with the Insured's business of _____;
3. The Insurer shall not be liable for loss or damage to any automobile which is owned or licensed in the name of any person insured by this endorsement or any person residing in the same dwelling premises as that person or to an automobile which is owned or leased by the employer of these persons;
4. Where applicable to the coverage provided by this endorsement, the Additional Agreements of Insurer under Section A (Third Party Liability) of the Prince Edward Island Garage Automobile Policy form (PE – S.P.F. No. 4) shall apply to this endorsement;
5. The Insurer shall not be liable under this endorsement for any amount in excess of \$ _____ for any one occurrence, exclusive of amounts under provision 4 above; and
6. Such automobile is being used with the consent of the Owner or Lessee.

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