

**PE – S.E.F. NO. 28
REDUCTION OF COVERAGE WITH RESPECT TO OPERATION BY
NAMED PERSON(S) ENDORSEMENT**

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;"> _____ <div style="display: flex; justify-content: space-around; width: 100%; font-size: small;"> YYYY MM DD </div> </div>

It is agreed that the limits, perils and deductible amounts specified in Sections A (Third Party Liability), A.1 (Direct Compensation – Property Damage), B (Accident Benefits), and/or C (Loss of or Damage to Insured Automobile) 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	\$	(EXCLUSIVE OF COSTS AND POST JUDGEMENT INTEREST) FOR LOSS OR DAMAGE RESULTING FROM BODILY INJURY TO OR THE DEATH OF ONE OR MORE PERSONS, AND FOR LOSS OF DAMAGE TO PROPERTY, REGARDLESS OF THE NUMBER OF CLAIMS ARISING FROM ANY ONE ACCIDENT.	BI – \$ PD – \$																	
SECTION A.1 DIRECT COMPENSATION – PROPERTY DAMAGE	THIS POLICY CONTAINS A PARTIAL PAYMENT OF RECOVERY CLAUSE FOR PROPERTY DAMAGE IF A DEDUCTIBLE IS SPECIFIED FOR DIRECT COMPENSATION – PROPERTY DAMAGE.		DEDUCTIBLE	INSURED																	
SECTION B MANDATORY ACCIDENT BENEFITS	MANDATORY MEDICAL AND REHABILITATION BENEFITS, AND ACCIDENT BENEFITS IN MOTOR VEHICLE LIABILITY POLICIES	\$	AS STATED IN SECTION B OF THE POLICY	INSURED																	
SECTION C LOSS OF OR DAMAGE TO INSURED AUTOMOBILE	<table border="0" style="width:100%;"> <tr> <td style="width:5%; text-align: center;">SUB-SEC.</td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> </tr> <tr> <td style="text-align: center;">1.</td> <td>ALL PERILS</td> <td style="text-align: center;">\$</td> <td rowspan="2" style="vertical-align: middle;">} AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM EXCEPT FOR LOSS OR DAMAGE BY FIRE OR LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">2.</td> <td>COLLISION OR UPSET</td> <td style="text-align: center;">\$</td> <td></td> <td></td> </tr> </table>	SUB-SEC.						1.	ALL PERILS	\$	} AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM EXCEPT FOR LOSS OR DAMAGE BY FIRE OR LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE.			2.	COLLISION OR UPSET	\$					
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2.	COLLISION OR UPSET	\$																			
SECTION D	UNINSURED AUTOMOBILE COVERAGE		AS STATED IN SECTION D OF THE POLICY	INSURED																	

If more than one automobile is insured under this Policy, this endorsement shall apply only to the automobile(s) described under item(s) number _____ of the schedule of automobiles attached to and forming part of this Policy.

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	Signature of Insured(s)
_____ <div style="display: flex; justify-content: space-around; width: 100%; font-size: small;"> YYYY MM DD </div>	_____