

**O.E.F. 78A
EXCLUDED DRIVER ENDORSEMENT
(for Ontario Garage Automobile Policy O.A.P. 4)**

Issued to	Effective Date of Change Year Month Day / /	Policy Number
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WARNING - BY SIGNING THIS FORM YOU AGREE THAT IF THE EXCLUDED DRIVER DRIVES ANY AUTOMOBILE DEFINED IN THE POLICY:

- **THIS POLICY WILL NOT PROVIDE THE INSURANCE REQUIRED BY LAW;**
- **THIS POLICY WILL NOT PROVIDE COVERAGE FOR DAMAGE OR INJURIES CAUSED BY THE EXCLUDED DRIVER; AND**
- **BOTH THE AUTOMOBILE OWNER AND THE EXCLUDED DRIVER MAY BE PERSONALLY RESPONSIBLE FOR DAMAGE OR INJURIES CAUSED BY THE EXCLUDED DRIVER.**

Please sign and return this form. Keep a copy for your records.

1. Except for those Accident Benefits required to be paid as outlined in Section 2 of the Policy, it is agreed that all insurance provided by this Policy is eliminated while _____ drives any of the automobile(s) defined in the Policy.

Excluded Driver
2. **Acknowledgement of Excluded Driver** - I promise that I will not drive any of the automobile(s) defined in the Policy. I understand that if I do,
 - there is no coverage under the Policy for:
 - property damage and bodily injury,
 - damage to the automobile(s), and
 - most Accident Benefits;
 - I may be charged with driving without insurance;
 - I may be held personally liable for injuries or damage caused by me;
 - the policy may be cancelled; and
 - in future, I may have more difficulty finding car insurance and it will likely cost more.

Name of Excluded Driver: _____ Driver's Licence # _____

Signature of Excluded Driver	Date
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3. **Acknowledgement of Named Insured(s)** - I promise that I will not permit the Excluded Driver to drive any of the automobile(s) defined in the Policy. I understand that if I do,
 - there is no coverage under the Policy for:
 - property damage and bodily injury,
 - damage to the automobile(s), and
 - most Accident Benefits;
 - I may be charged with permitting the automobile to be driven without insurance;
 - I may be held personally liable for injuries or damage caused by the Excluded Driver;
 - the policy may be cancelled; and
 - in future, I may have more difficulty finding car insurance and it will likely cost more.

Signature of Named Insured(s)	Date
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All other terms and conditions of the Policy remain the same.