

**OEF 85
FINAL PREMIUM COMPUTATION ENDORSEMENT
(for Ontario Garage Automobile Policy OAP 4)**

Issued To	Effective Date of Change Year Month Day	Policy Number
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It is agreed that the statements made in the Certificate of Automobile Insurance are amended as follows:

Actual payroll for policy period \$..... ; Number of employees including proprietors, partners and executive officers at the expiry date of the policy: Full time Part time

INSURING AGREEMENTS (as per Item 5 of this Policy)	BASIS OF RATING	ADVANCE PREMIUM	ADJUSTED PREMIUM
SECTION 1 Third Party Liability			
SECTION 2 Accident Benefits STANDARD BENEFITS			
Optional Increased Accident Benefits	<input type="checkbox"/> Income Replacement (\$600/\$800/\$1,000) (up to \$_____ per week)		
	<input type="checkbox"/> Medical, Rehabilitation & Attendant Care (<input type="checkbox"/> \$130,000 or <input type="checkbox"/> \$1,000,000)		
	<input type="checkbox"/> Optional Catastrophic Impairment (additional \$1,000,000 added to Standard Benefit or Optional Medical, Rehabilitation & Attendant Care Benefit)		
	<input type="checkbox"/> Caregiver, Housekeeping & Home Maintenance		
	<input type="checkbox"/> Death & Funeral		
	<input type="checkbox"/> Dependant Care		
	<input type="checkbox"/> Indexation Benefit (Consumer Price Index)		
SECTION 3 Uninsured Automobile Coverage			
SECTION 4 Direct Compensation – Property Damage			
SECTION 5 Loss of or Damage to Owned Automobiles SUBSECTION 5.1.1 Collision or Upset SUBSECTION 5.1.2 Comprehensive SUBSECTION 5.1.3 Specified Perils SUBSECTION 5.1.4 Specified Perils Excluding Theft			
SECTION 6 Liability for Damage to a Customer's Automobile while in the care, custody or control of the Insured. SUBSECTION 6.1 Collision or Upset SUBSECTION 6.4 Specified Perils (Excluding Open Lot Theft)			
O.E.F. No. 81 GARAGE FAMILY PROTECTION ENDORSEMENT			
ENDORSEMENTS:			
PREMIUM TOTALS		\$	\$
TOTAL ADDITIONAL/RETURN PREMIUM			\$