

OPCF 5C
PERMISSION TO RENT OR LEASE
(unspecified lessees - short term leases only)

In consideration of a premium of \$ _____ or as stated in the Certificate of Automobile Insurance, permission is given for the automobile to be rented or leased, provided any period of any such renting or leasing to any one person does not exceed thirty (30) consecutive days.

It is agreed that while the automobile is rented or leased,

- (a) Section 3.2 of the Policy (“Who is Covered”) is amended to read as follows:

“You are covered when you, or anyone else in possession of a described automobile with your consent, uses or operates it or rents or leases it from you. We will consider the other people insured persons but

- a. the coverage provided by this policy is excess to any third party liability coverage available to the other people under any other motor vehicle liability policy,
 - b. the coverage under this policy for the liability of the renter or lessee or the driver for bodily injury or death of others arising out of an accident while the vehicle was rented or leased is limited to the amount by which the sub-limit specified below exceeds the aggregate limits of coverage of the motor vehicle liability policies available to the renter or lessee and the driver with respect to the loss,
 - c. this policy does not provide any defence for the other people if they are entitled to a defence under any other motor vehicle liability policy.”
- (b) Section 3.5.1 of the Policy (“Property Not Covered”) is amended to read as follows:
- Under this Section, we won’t cover claims for damage to property carried in or upon the automobile, or claims for damage to other property owned or rented by, or in the care, custody or control of the renter or lessee or other insured persons.
- (c) The sub-limit of coverage for liability of the renter or lessee or driver is the lesser of:
- a. the lessor’s primary policy liability limit, or
 - b. \$1,000,000 or such greater amount agreed upon and indicated here: _____.
- (d) For the purposes of s. 267.12 (1) (a) of the *Insurance Act* (Ontario), this policy shall be deemed to have been issued only to the lessee or renter of the automobile, and not to the lessor.

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

This change form forms part of Policy # _____ issued to _____ and shall be effective from _____/_____/_____ (y/m/d) _____ a.m./p.m. local time or as stated in the Certificate of Automobile Insurance.