

O.E.F. 80
SPECIFIED OWNED AUTOMOBILE PHYSICAL DAMAGE COVERAGE
(for Ontario Garage Automobile Policy O.A.P. 4)

Issued to	Effective Date of Change Year Month Day	Policy Number
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In consideration of the premium, it is agreed that the Insuring Agreement of Section 5 – (Loss of or Damage to Owned Automobiles), is amended, and the Insurer agrees to pay for direct and accidental loss of or damage to only those owned automobiles specified in this endorsement, including equipment while attached to and forming part of the automobile(s).

AUTO NO.	MDL. YR.	TRADE NAME	MODEL OR C.C.	BODY TYPE	VIN. (SERIAL NO.)	NO. CYL.	LIST PRICE NEW INCL. EQUIPM'T

AUTO NO.	LIENHOLDER: NAME AND POSTAL ADDRESS

SUBSECTION	5.1.1		5.1.2		5.1.3		5.1.4		PREMIUM
AUTO NO.	COLLISION		COMPREHENSIVE		SPECIFIED PERILS		SPECIFIED PERILS EXCLUDING THEFT		
	DED.	PREMIUM	DED.	PREMIUM	DED.	PREMIUM	DED.	PREMIUM	
TOTAL PREMIUM \$									

It is agreed that:

- (i) with respect to only those owned automobiles specified on this endorsement and insured for subsection 5.1.2 (Comprehensive), or subsection 5.1.3 (Specified Perils), that exclusion 5.16 of Section 5 of the Policy is deleted, and,
- (ii) each separate occurrence by theft, from any open lot or unroofed space, owned, rented or controlled by the Insured in connection with the Insured's business stated in Item 3 of the Certificate of Insurance shall give rise to a separate claim in respect of which the Insurer's liability shall be limited to the amount of the loss or damage in excess of the deductible sum (payable by the Insured) shown in subsection 5.1.2 or 5.1.3 of this endorsement for the applicable automobile(s).

It is further agreed, when coverage applies to automobiles listed on this endorsement, it shall be in accordance with the applicable subsections of Section 5.

Notice to Lienholder:

It is agreed that loss, if any, under Section 5 of the Insuring Agreements of the Policy shall, in the event that the automobile is not repaired or the lost or damaged parts are not replaced, be payable, jointly as their interests may appear, to the Insured and to the lienholder or mortgagee, or assignee (referred to as "lienholder") stated above.

If the insurance provided to any of the automobiles listed on this endorsement under any subsection of Section 5, (Loss or Damage to Owned Automobiles) of this Policy is cancelled, the Insurer hereby agrees to give fifteen days written notice of the cancellation to the lienholder. Notwithstanding anything contained in any Certificate of Insurance issued subsequent to the date stated above, the obligation to notify the lienholder shall not be effective after the expiry date specified in Item 2 of the Certificate of Insurance.

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