

## OPCF 3 Drive Government Automobiles

Issued to	Effective Date of Change (yyyy/mm/dd)	Policy Number
-----------	---------------------------------------	---------------

In consideration of the premium stated below or as stated in the Certificate of Automobile Insurance, the Insurer agrees to indemnify the Insured against the liability imposed by law upon the Insured or assumed by him or her under any contract or agreement for loss or damage arising from the use, operation, care, custody or control of any automobile including its equipment, owned by the Government of Canada or by the government of any province or territory of Canada and resulting from bodily injury to or death of any person or damage to property, or from loss of or damage to such automobile.

The word "Insured" as used in this change form shall include (a) his or her spouse and (b) any other person who with the consent of the Named Insured personally drives the automobile.

This change form also provides insurance against one or more of the perils shown below, but only for the Insurance Coverage(s) for which a premium is shown below and subject to the terms and conditions of the Policy to which this change form is attached, and for the following specified limit(s) and amounts.

### Insurance Coverages

	Limit	Premium		
<b>Liability</b>				
Bodily Injury				
Property Damage				
<b>Accident Benefits (Standard Benefits)</b>	As stated in Section 4 of Policy			
<b>Optional Increased Accident Benefits (✓) Coverage required</b>				
<input type="checkbox"/> Income Replacement (\$600/\$800/\$1,000)	(up to \$ per week)			
<input type="checkbox"/> Caregiver, Housekeeping & Home Maintenance	As stated in Section 4 of Policy			
<input type="checkbox"/> Medical & Rehabilitation (\$100,000)				
<input type="checkbox"/> Attendant Care (\$72,000)				
<input type="checkbox"/> Medical, Rehabilitation (\$1,100,000) & Attendant Care (\$1,072,000)				
<input type="checkbox"/> Death & Funeral				
<input type="checkbox"/> Dependant Care				
<input type="checkbox"/> Indexation Benefit (Consumer Price Index)				
<b>Uninsured Automobile</b>	As stated in Section 5 of Policy			
<b>Direct Compensation – Property Damage</b>	<b>Deductible</b>			
This policy contains a partial payment of recovery clause for property damage if a deductible is specified for Direct Compensation – Property Damage.				
<b>Loss or Damage to Government Automobile</b>	<b>Deductible</b>	<b>Premium</b>		
This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.				
Specified Perils (excluding Collision or Upset)				
Comprehensive (excluding Collision or Upset)				
Collision or Upset				
All Perils				
<b>Policy Change Forms (Name and OPCF No., including limit if applicable)</b>		<b>Premium</b>		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				
<b>Total Premium</b>				

Provided that:

1. The perils for which indemnity is provided by the "Loss or Damage Coverages" shown above are the same perils as stated in Section 7.1.2 of the Policy to which this change form is attached and are subject, where applicable, to Sections 3.3.1, 3.3.2 and 3.3.3 under Section 3, "Liability Coverage" of the Policy;
2. Not more than one such automobile owned by the Government of Canada or by the government of any province or territory of Canada shall be in the care, custody or control of the Insured at any one time;
3. The Insurer shall not be liable under any subsection of Section 7, "Loss or Damage Coverages" shown above for any amount in excess of \$ ..... or the amount stated in the Certificate of Automobile Insurance to which this change form is attached for any one occurrence
4. For "Direct Compensation - Property Damage" in section 6, the Government owned automobile cannot be a described automobile in a motor vehicle liability policy.

All other terms and conditions of your policy remain the same.