

THIS ENDORSEMENT CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE

**S.E.F. NO. 94**  
**LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES ENDORSEMENT**  
**(for attachment only to a Non-Owned Policy S.P.F. No. 6)**

Attached to and forming part of Policy No. \_\_\_\_\_

In consideration of the premium herein stated, it is understood and agreed that the Policy to which this endorsement is attached is extended, subject always to the condition that the Insurer shall be liable under the subsection or subsections of the Insuring Agreement hereof for which a premium is stated and no other.

**LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES**

The Insurer agrees to indemnify the Insured against the liability imposed by law upon the Insured or assumed by him under any contract or agreement for loss or damage arising from the care, custody or control of "Hired Automobiles" as defined in such policy and resulting from loss or damage thereto, caused solely by:

**Subsection 1 – ALL PERILS** – from all perils;

**Subsection 2 – COLLISION OR UPSET** – caused by collision with another object or by upset;

**Subsection 3 – COMPREHENSIVE** – from any peril other than by collision with another object or by upset;

The words "another object" as used in this subsection shall be deemed to include (a) a vehicle to which the automobile is attached and (b) the surface of the ground and any object therein or thereon.

Loss or damage caused by missiles, falling or flying objects, fire, theft, explosion, earthquake, windstorm, hail, rising water, malicious mischief, riot or civil commotion shall be deemed loss or damage for which insurance is provided under this **subsection 3**.

**Subsection 4 – SPECIFIED PERILS** – caused by fire, lightning, theft or attempt thereat, windstorm, earthquake, hail, explosion, riot or civil commotion, falling or forced landing of aircraft or of parts thereof, rising water, or the stranding, sinking, burning, derailment or collision of any conveyance in or upon which the automobile is being transported on land or water.

**DEDUCTIBLE CLAUSE**

Each occurrence causing loss or damage covered under any subsection hereof except loss or damage caused by fire or lightning or theft of the entire automobile covered by such subsection shall give rise to a separate claim in respect of which the Insurer's liability shall be limited to the amount of loss or damage in excess of the amount deductible, if any, stated in the applicable subsection hereof.

**TWO OR MORE AUTOMOBILES**

A motor vehicle and one or more trailers or semi-trailers attached thereto shall be held to be separate automobiles with respect to the limit of liability, including the deductible provision, if any, under this Insuring Agreement.

**EXCLUSIONS:**

The Insurer shall not be liable:

- (1) for loss or damage to any automobile while personally driven by the Insured if the Insured is an individual; or
- (2) under any subsection hereof for loss or damage
  - a. to tires or consisting of or caused by mechanical fracture or breakdown of any part of an automobile or by rusting, corrosion, wear and tear, freezing or explosion within the combustion chamber, unless the loss or damage is coincident with other loss or damage

THIS ENDORSEMENT CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE

covered by such subsection or is caused by fire, theft or malicious mischief covered by such subsection; or

- b. to any automobile while being used without the consent of the owner thereof; or
- c. caused directly or indirectly by contamination by radioactive material; or
- d. to contents of automobiles or trailers, or to rugs or robes; or
- e. to recorded material and equipment not contained within or attached to the playing or recording unit, including by not limited to: tapes, compact discs, blue-ray discs, video cassettes, digital video discs; or
- f. caused directly or indirectly by bombardment, invasion, civil war, insurrection, rebellion, revolution, military or usurped power, or by the operation of armed forces while engaged in hostilities whether war be declared or not; or
- g. for any amount in excess of the limit stated in the applicable subsection hereof and expenditures provided for in the Additional Agreements of the policy to which this endorsement is attached; or

- (3) under subsections 3 (Comprehensive) 4 (Specified Perils) for a collision loss or damage occurring after theft by any person or persons residing in the same dwelling premises as the Insured, or by any employee of the Insured engaged in the operation, maintenance or repair of the automobile whether the theft occurs during the hours of such service or employment or not unless the policy provides insurance under subsections 1 or 2.

**ADDITIONAL AGREEMENT:**

The Insurer further agrees to pay general average, salvage and fire department charges and custom duties of Canada or of the United States of America for which the Insured is legally liable.

SUBSECTION	LIMITS AND AMOUNTS	TYPE OF AUTOMOBILE	ESTIMATED COST OF HIRE	RATE PER \$100	ADVANCE PREMIUM
1. ALL PERILS	\$ (exclusive of interest and costs) any one accident  \$ Amount Deductible		\$		\$
2. COLLISION OR UPSET	\$ (exclusive of interest and costs) any one accident  \$ Amount Deductible		\$		\$
3. COMPREHENSIVE	\$ (exclusive of interest and costs) any one accident  \$ Amount Deductible		\$		\$
4. SPECIFIED PERILS	\$ (exclusive of interest and costs) any one accident  \$ Amount Deductible		\$		\$
Minimum Retained Premium	\$				TOTAL \$

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