

Rule 13: Not Applicable**Rule 14: Minimum Coverage**

Policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except as indicated below:

Exception**When an automobile is temporarily out of use and in storage:**

Coverages other than Comprehensive or Specified Perils may be suspended by means of END 16, for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any cancellation period of less than sixty (60) consecutive days.

Suspended coverages are reinstated by means of END 17.

Notes: END 44 may remain on a policy where 'moving' coverages have been suspended by means of END 16.

END 16/17 is not available for the following:

- Vehicles for which proof of insurance is issued or filed.
- Recreational vehicles to which the Recreational section applies.
- Vehicles that were never intended to be driven (e.g. vehicles in a collection).
- Vehicles held for sale whether or not on an auto dealer's lot.
- Experience rated risks

Notes: If Liability and Accident Benefits coverages are removed or suspended more than twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.

Rule 15: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

The Endorsement Section provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or the endorsement may be deleted and the policy rerated accordingly.

If a vehicle is registered in both the husband's name and the wife's name, endorsements that require signature must be signed by both husband and wife. If it is discovered that a policy is covering two vehicles (one registered in the husband's name and one in the wife's name), both signatures shall be required on any endorsements that require signature.

Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle (policy vehicle item number did not change), once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.

Rule 16: Policy Changes**A. A change to a policy shall not be processed if:**

- a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.
- b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled. The refund shall be calculated on a pro-rata basis, subject to the minimum retained premium.

Rule 100: Coverages Available and Minimum Deductibles

A. Liability

Not more than \$1,000,000 except when required by American or Canadian federal or provincial statute, by regulations issued under authority thereof or by municipal by-laws (but not by other local authorities such as school boards). If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned.

B. Accident Benefits

As prescribed by statute.

C. Not Applicable

D. Physical Damage

Physical damage coverage shall not be provided or continued for Private Passenger Vehicles valued at \$325,000 or more.

The following table shows the minimum deductibles for CLEAR rate group tables. Use in accordance with the rate group table approved for use in each jurisdiction.

Rate Group	Minimum Deductibles	
CLEAR	Collision/All Perils	Comprehensive/Specified Perils
1-28	\$250	\$100
29-33	\$2,500	\$2,500
34-39	\$4,000	\$4,000
CLEAR RG 40 and over	5% of LPN Rounded to the nearest \$250 (minimum deductible \$4000)	5% of LPN Rounded to the nearest \$250 (minimum deductible \$4000)
All RG's		END 40 is mandatory for all vehicles with a previous fire or total theft loss within the last 60 months

These deductibles apply when there has not been more than two All Perils, Collision, Comprehensive or Specified Perils claims in the past three years – refer to Rule 1:C. Filed Underwriting Rules - Minimum Deductibles.

Rate Group A – See Rule 110: Vehicle Rate Group.

E. Uninsured Automobile

As prescribed by statute

F. Family Protection Coverage (END 44)

For a brief description please see the Endorsement Section. The premium varies with the Liability limit applicable to the vehicle. If the Liability limit provided by the policy is greater than \$1,000,000 the coverage provided by this endorsement must be limited to \$1,000,000. END 44 is not available for Private Passenger type vehicles that are subject to the Public Section of this manual.

Rule 101: Definitions

A. Private Passenger Vehicle

A vehicle listed in the Private Passenger Rate Group Table used for pleasure, commute or business. Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections even though Private Passenger rates are used to determine the premium. Vehicles over 10,000lbs must be rated as commercial.

For trailers, camper units, motorhomes, motorcycles, mopeds, all terrain vehicles, snow vehicles, and antique/classic vehicles, see Recreational Section.

B. Operator Assignment

The principal operator is the person who drives the vehicle the most; if there are two or more vehicles in a household and the number of drivers, equals or exceeds the number of vehicles, each vehicle must have a different person designated as the principal operator. If the licence of the person reported as the principal operator is or becomes suspended, see Rule 31: Suspension of Operator's Licence. Class 05 drivers are rated independently and their driving record is considered only in relation to the development of the Class 05 premium.

C. Business Use

Includes the use of the vehicle in the applicant's occupation or profession including the incidental carriage of things used on the job. 'Commercial use' is the use of the vehicle primarily for transportation of merchandise or goods or in the case of an artisan, tools and materials. Commercial use also includes Fire and Police vehicles.

For example: transportation of books or paperwork (e.g. accountant), laptop computers (e.g. auditor), testing kits (e.g. geologist), samples but not supplies (e.g. pharmaceutical salesperson), medical bags (e.g. veterinarian) and signs (e.g. realtor) is considered to be business use not commercial use.

A pickup, van, 4 x 4 or other commercial type vehicle weighing less than 4.5 tonnes (10,000 lbs.) that is used for business use but not commercial use as defined in the Commercial Section, shall be rated for business use using the appropriate private passenger rating. In essence, the truck or van is being used like a car.

Any vehicle 4.5 tonnes (10,000 lbs) or more shall be rated as Commercial regardless of the use.

Rule 110: Vehicle Rate Group

For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. The separate Vehicle Model/Manufacturer cross-reference listing should assist in determining a vehicle's manufacturer.

If a current year make/model is not listed but it was listed in the previous year, use the rate group for the previous year. If it was not listed in the previous year (new model), contact your Servicing Carrier. The Servicing Carrier shall provide you with the Rate Group assigned by the Vehicle Information Centre.

To establish the rate group for model years prior to the earliest year shown in the Rate Group Tables, see Rate Group "A".

The presence of after market equipment may affect the rate group.

Rate Group "A"

The rate group is based on the insured's estimate of the vehicle's value. See the table at the beginning of the rate pages.

If estimated value is greater than \$15,000

Where the vehicle's estimated value is \$15,000 or more, the following requirements apply:

If the vehicle is newly acquired from a dealer, a copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.

In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the applicant's expense.

END 19 and END 40

Where the rate group is shown as A or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability and Accident Benefits, attachment of END 19 and END 40 is not required.

Rule 111: Multi Vehicle Discount

Where two or more vehicles are owned by an individual or by individuals living in the same household and the vehicles are insured by the same Servicing Carrier for concurrent terms and:

- (a) all qualify for Class 01, 02 or 03 rates, the full rate is charged in respect of the highest-rated vehicle and a discount of 10% is allowed from the Third Party Liability, Accident Benefits and Collision rates that apply to the other vehicles; OR
- (b) all qualify for Class 01, 02, 03 or 07 rates, the full rates are charged in respect of the Class 07 vehicles and a discount of 10% is allowed from the Third Party Liability, Accident Benefits and Collision rates that apply to the Class 01, 02 or 03 vehicles.

Notes

1. There must be one vehicle for which the full rate is paid
2. This discount is not allowable in respect of any of the vehicles if there is an occasional driver licensed less than 9 years in Canada or U.S. (Class 05)
3. For the purposes of this rule, the following vehicles shall not be counted:
 - a. A "farmer's vehicle" that is allowed a reduction from the normal rate in accordance with Rule 105.
 - b. A vehicle that is actually subject to another section of this manual e.g. a motor home

Rule 112: Not Applicable**Rule 113: Not Applicable**

Rule 114: Commonly Used Endorsements**A. Loss of Use Coverage**

END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.

This endorsement is only available for Private Passenger Vehicles.

This endorsement is not available on:

Fleet Vehicles, Driver Training Vehicles, Rental Vehicles, Short Term Lease Vehicles, Antique/Classic Vehicles, Police or Fire Vehicles or Private Passenger Vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.

Amount Payable

The amount payable shall not exceed \$50 per day or total more than \$900. per occurrence.

Premium

The premium charge is \$50 on an annual policy or \$26 on a six month policy.

B. Legal Liability for Damage to Non-owned Automobiles

END 27 may be added to cover the insured's legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the insured or any other person residing in the same dwelling premises. The insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the insured carries All Perils or Collision and Comprehensive on his/her own vehicle insured on the policy.

Amount Payable

The coverage provided is All Perils. The limit of coverage provided by the endorsement is \$40,000. subject to a deductible of \$250.

Premium

The premium charge is \$50. on an annual policy or \$26. on a six month policy.

C. After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound and electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory.

END 37

This endorsement limits the amount of coverage on the equipment to \$1,500. Where a vehicle is insured for All Perils, Comprehensive or Specified Perils, this endorsement must be added if the insured does not wish to purchase additional coverage.

END 38

Where a vehicle is insured for All Perils, Comprehensive or Specified perils and the insured wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased for a premium of \$30. per \$1,000 or part thereof of value in excess of \$1,500. Only rate for that portion of the value exceeding \$1,500. Documentation (appraisal or receipts) is necessary to support the value stated on the endorsement.

For example: If END 38 has a limit of \$4,300, the premium shall be \$90.

Signature Required

Both endorsements require a signature. If a signature cannot be obtained, refer to Rule 15: Endorsement Forms/Wordings.

D. Deletion of Glass Coverage

The coverage provided under Comprehensive for damage to glass may be amended by means of adding END 13C to delete coverage for damage to glass except when caused by Specified Perils.

The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium.

Where the deductible is \$500 or higher, there is no premium reduction.

Signature Required

This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 15: Endorsement Forms/Wordings.

E. Not Applicable**Rule 115: Premium Determination**

- 1) Ensure that the vehicle qualifies as a Private Passenger Vehicle
- 2) Establish the rating territory
- 3) Establish the rating class
- 4) Establish the driving record for Liability and Collision coverages
- 5) Establish the rate group.
- 6) Apply any special use factors (refer to the Schedule of Rates in this section) to the "manual" premium for each coverage.
- 7) Apply the result of the combined total of applicable discount percentages deducted from the combined total of applicable surcharge percentages to the premium in step 6.

Notes:

1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance.
2. This Manual (In this section and elsewhere) provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions.
3. In certain cases a copy of the endorsement must be signed by the applicant and filed with the Servicing Carrier. The Insurance will not be continued or the policy will be re-rated, if this requirement is not met.

**SUB-SECTION 1
ENDORSEMENTS APPLICABLE TO POL 1
(OWNER'S POLICY)**

Liability (or TPL) means B.I. and P.D. Tort; DCPD means Direct Compensation - Property Damage;
Physical Damage means Optional Coverages - Loss or Damage (All Perils, Collision, Comprehensive, Specified Perils.)

	Standard Endorsement Form Number, Title and Purpose	Rating										
2	Providing Coverage when Named Persons Drive Other Automobiles Extends the "drive other automobiles" Liability and Accident Benefits coverage to persons other than the insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: <table border="0"> <tr> <td>Limit in thousands</td> <td>\$200</td> <td>\$300</td> <td>\$500</td> <td>\$1000</td> </tr> <tr> <td>Premium per person</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> </tr> </table> Accident Benefits per person \$1.	Limit in thousands	\$200	\$300	\$500	\$1000	Premium per person	8	9	10	11
Limit in thousands	\$200	\$300	\$500	\$1000								
Premium per person	8	9	10	11								
3	Drive Government Automobiles Covers the insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability: 20% Accident Benefits: 50% Physical Damage: 100%										
4A	Permission to Carry Explosives Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 51B or 61B plus special factors. If incidental, net annual \$50. See Rule 39 in General Rules & Procedures.										
4B	Permission to Carry Radioactive Materials Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 51B or 61B plus special factors. If incidental, net annual \$50. See Rule 40 in General Rules & Procedures.										
5	Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s) Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 36 in General Rules & Procedures.										

	Standard Endorsement Form Number, Title and Purpose	Rating
5C	<p>Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days.</p>	<p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p>1. Liability and All Perils, Collision, Comprehensive, Specified Perils:</p> <p>Private Passenger 250% of Class 07/0 rate</p> <p>Commercial Vehicles</p> <p>Light Trucks 200% of Class 43/0 rate</p> <p>Heavy Trucks 200% of Class 45/0 rate</p> <p>Tractor/Trailers 175% of Class 51/0 rate</p> <p>Private Trailers</p> <p>a. Liability Non Pleasure rate plus \$15</p> <p>b. Physical Damage 250% of normal rate</p> <p>MotorHomes & Camper Units</p> <p>a. Liability 250% of Class 07/0 rate</p> <p>b. Physical Damage 250% of normal rate</p> <p>Motorcycles & Mopeds 250% of DR 0</p> <p>Snowmobiles & ATVs 250% of normal rate</p> <p>See Rule 35 in General Rules & Procedures of this manual.</p>
5D	<p>Conversion Coverage (rented or leased automobiles)</p>	<p>Not available on Facility Association policies.</p>
6A	<p>Permission to Carry Passengers for Compensation Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p>	<p>For Private Passenger Vehicles used in car pools, add 10% of Liability premium.</p> <p>Volunteers: Volunteers transport persons to medical appointments and the like, and are reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge.</p> <p>Other Private Passenger Vehicles used to transport passengers:</p> <p>i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply.</p> <p>ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply.</p> <p>iii) All others, then appropriate taxi, limousine or bus rates are applicable.</p> <p>END 6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.</p>

	Standard Endorsement Form Number, Title and Purpose	Rating
6B	<p>School Bus Used in respect of School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.</p>	Rate vehicle according to Public Vehicles Section of the Manual.
6C	<p>Public Passenger Vehicles Used in respect of buses other than School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.</p>	Rate vehicle according to Public Vehicles Section of the Manual.
6D	<p>Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22.</p>	Rate vehicle according to Rule 37 in General Rules & Procedures.
6F	<p>Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.</p>	Rate vehicle according to Public Vehicles Section of the Manual.
7	<p>Separate Limits (Liability) Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.</p>	Premium is that applicable to an inclusive limit equal to the sum of the limits of "ii" and "iii".
8	<p>Property Damage Reimbursement</p>	Not available on Facility Association policies.
9	<p>Marine Use Excluded Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).</p>	No charge.

	Standard Endorsement Form Number, Title and Purpose	Rating
13C	<p>Deletion of Glass Coverage Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.</p>	<p>Private Passenger Vehicles, Motor Homes and "Light" Commercial Vehicles (excluding Trailers) Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$500 or over where there is no discount from the full applicable Comprehensive premium. Note: For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. Other Vehicles: Not offered.</p>
16	<p>Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and commercial-type vehicles. It is not available in respect of - a. vehicles for which proof of insurance is issued or filed; b. experience-rated vehicles; c. the recreational vehicles/items to which the Recreational Vehicles Section of this manual relates.</p>	<p>In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days.</p>
17	<p>Reinstatement of Coverage Used in connection with END 16. See Rule 30 in General Rules & Procedures.</p>	
19	<p>Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.</p>	<p>Base physical damage premiums on estimated or appraised current value.</p>
19A	<p>Valued Automobiles</p>	<p>Not available on Facility Association policies.</p>
20	<p>Loss of Use Provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.</p>	<p>Private Passenger Vehicles (Classes 01-13): \$50 net per annual term per vehicle - for amount payable up to \$50 for any one day up to \$900 per occurrence. Other Vehicles: Not offered. See Rule 114 in Private Passenger Vehicle Section</p>

FACILITY ASSOCIATION

	Standard Endorsement Form Number, Title and Purpose	Rating
21A	Receipts or Mileage Basis Fleet	Not available on Facility Association policies.
21B	Blanket Basic Fleet	Not available on Facility Association policies.
22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Premium in the Passenger Hazard Property Damage premium for the class of vehicle. See Public Vehicles Section of the manual.
22N	Cargo Insurance	Not available on Facility Association policies.
23A	Mortgage Records the joint interest of a lienholder. If an END 23a is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/40) is also to be recorded.	No charge.
23B	Mortgage (Broad Form) Broader than END 23a in that it provides additional protection to the lienholder. If an END 23b is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/40) is also to be recorded.	10% of total physical damage premium; minimum net annual \$25.
24	Fire Apparatus Excludes physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	No charge.
25	Alteration Used by Servicing Carrier to record policy changes.	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.
26	Disappearing Deductible	Not available on Facility Association policies.
27	Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody.	Private Passenger Vehicles: Premium: \$50 per annum. Peril: All Perils only Limit: \$40,000 Deductible: \$250 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive, or All Perils on the vehicle described in the policy. Other Vehicles: Not offered.
27B	Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year.
28A	Excluded Driver Endorsement Used to remove all coverage under the policy when a specified driver is driving or operating the vehicle.	No premium reduction.

	Standard Endorsement Form Number, Title and Purpose	Rating
29	Additional Coverage as Respects Operation By Named Persons	Rated on a case by case basis
30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END 30 may not be used in conjunction with END 31.	No charge.
31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	No specific charge, equipment cost to be included in vehicle value.
32	Recreational Vehicles Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.
35	Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.	\$6 per annual term per vehicle.
36	Commercial Automobiles used exclusively for Pleasure Required when a commercial type vehicle is used only for pleasure purposes and is so rated.	No charge.
37	Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.
38	Increased Limit, Automobile Sound and Electronic Communication Equipment Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described after market electronic equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.
40	Fire and Theft Deductible Used when the All Perils /Comprehensive/ Specified Perils deductible is to be made applicable to fire losses and to theft of the entire vehicle/item. This endorsement is mandatory for Motorcycles and Mopeds.	No charge.
43	Removing Depreciation Deduction	Not available on Facility Association policies.
43A	Removing Depreciation Deduction for Specified Lessee(s)	Not available on Facility Association policies.

	Standard Endorsement Form Number, Title and Purpose	Rating
44	<p>Family Protection Provides limited protection to the insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the insured. For a complete description of the coverage, see the actual endorsement form and the "Supplement".</p> <p>The limit for any one accident (i.e., all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. If the latter is greater than \$1,000,000, however, the coverage provided by the END 44 must be limited to \$1,000,000; the limitation must be specified on the face of the policy.</p>	<p>Premiums are dependent on class of vehicle and limit of Liability. Premiums are shown on rate pages in each section of the manual.</p> <p>This endorsement is not available on "Public Vehicles" as described in the Public Vehicles Section of this manual or any other vehicles used in the manner of "Public Vehicles".</p>

**SUB-SECTION 2
 ENDORSEMENTS APPLICABLE TO POL 2
 (DRIVER'S POLICY)**

	Standard Endorsement Form Number, Title and Purpose	Rating
4a 4b 6a 25	For details of these endorsements refer to SUB-SECTION 1.	Refer to SUB-SECTION 1
60	<p>Legal Liability for Damage to Non-owned Automobiles The purpose of this endorsement is the same as that specified for END 27 in SUB-SECTION 1.</p>	Refer to END 27 in SUB-SECTION 1

**SUB-SECTION 3
ENDORSEMENTS APPLICABLE TO POL 4
(GARAGE POLICY)
STANDARD ENDORSEMENT FORM
NUMBER, TITLE, PURPOSE AND RATING**

- 70: Named Chauffeur Basis**
Used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles.
- The premium for the coverage is calculated on the number of highest-rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.
- 71: Excluding Owned Automobiles**
Mandatory on policies issued for risks not rated as Automobile Dealers.
- 72: Multiple Alteration**
Used by the Servicing Carrier to record a change of the information supplied on the application form and the change (if any) of the policy premium.
- 73: Excluding Financed Automobiles**
Used when it is required to specify that the Owned Automobiles Comprehensive/Specified Perils coverage does not apply to any vehicle which, although held for sale by the insured, is financed by a named lienholder or mortgagee.
- 74: Open Lot Pilferage - Owned Automobiles**
Not available on Facility Association policies.
- 75: Open Lot Pilferage - Customers' Automobiles**
Not available on Facility Association policies.
- 76: Additional Insured**
Provides insurance for vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees.
- Full details of each such vehicle and person must be supplied on an Owner's Policy application form (APP No.1) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END 76.
- 77: Comprehensive Damage - Customers' Automobiles (Including Open Lot Pilferage)**
Not available on Facility Association policies.
- 78: Reduction of Coverage as Respects Operation by Named Persons**
Used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.
- 79: Fire and Theft Deductible**
Used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses and to theft of entire automobiles.
- 80: Specified Owned Automobile Physical Damage Coverage**
Used when physical damage coverage is to be provided only to specified automobile(s).
- Full details of each such vehicle and person must be supplied on an Owner's Policy application form (APP No.1) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the premium on the END 80.

**SUB-SECTION 3
ENDORSEMENTS APPLICABLE TO POL 6
(NON-OWNED AUTOMOBILE LIABILITY POLICY)
STANDARD ENDORSEMENT FORM
NUMBER, TITLE, PURPOSE AND RATING**

- 90: Limitation to Operation of Automobiles by Partners Officers and Employees**
Used when the insurance is to apply only to automobiles driven by partners, officers and employees (ie., no agents and no "hired automobiles" or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.
- 91: Limitation to Operation of Automobiles by Named Persons**
Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.
- 92: Limitation to Hired Automobiles and Automobiles Operated Under Contract**
Used when the insurance is to apply only to "hired automobiles" and/or automobiles operated under contract.
- 93: Limitation to Automobiles Owned by Named Persons**
Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.
- 94: Legal Liability for Damage to Hired Automobiles**
Used when the insurance is to be extended to cover the insured's legal liability for damage to hired automobiles arising from All-Perils or from Collision and/or Comprehensive/Specified-Perils. See Rule 702.E.3 in the Non-Owned Automobile Section.
- 95: Limitation to Business Conducted at Specified Locations**
Used when the insurance is to apply only to the use of automobiles in connection with the insured's specified business locations.
- 96: Contractual Liability**
Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See Rule 702.E.2 in the Non-Owned Automobile Section.
- 97: Operation by Individual Named Insured**
Used if the named insured is an individual and coverage is to be provided in respect of the operation by the insured, in the business of the insured, of a non-owned automobile to which the insurance relates.

The endorsement also extends the coverage provided by END 94 (Until the discrepancy is corrected, the reference in the second paragraph of END 97 to "exclusions (a)" should be Exclusion 1).

If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.
- 98: Excluding Automobiles Driven by Named Persons**
Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.
- 99: Excluding Long-Term Leased Vehicle**
Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. See Rule 702.F in the Non-Owned Automobile Section.
- 100: Alteration**
Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.