

AUTO-PROTECTION (2025-01)

Auto-Protection grants you additional advantages

You benefit from all these advantages even if they are not all entered in the « Declarations » section of your insurance contract.

Q.E.F. No. 2
VEHICLES OF WHICH NAMED INSURED IS NOT OWNER
AND WHEN DRIVEN BY NAMED DRIVERS
(Section A)

The **endorsement** heading must be entered in the "Declarations" section of the insurance contract. Details required for the **endorsement** may be entered in the "Declarations" section or in the **endorsement** itself, at the **insurer's** option.

Endorsement description

This **endorsement** extends coverage under Section A of the insurance contract by adding the following paragraph to Article 2 entitled "Insured vehicles":

"any **motor vehicle used for personal purposes** or business purposes, a travel trailer or a domestic trailer when driven, at the time of the **loss**, by one of the following persons:

Name, age, relationship to named insured: Any person whose domicile is the same as that of the **named insured**.

For the vehicle to be considered an "insured vehicle" under Section A, the following conditions must be met:

1. At the time of the **loss**, the vehicle is not being driven in connection with a **garage business**.
2. The **owner** or frequent user of the vehicle is not one of the following persons:
 - the **named insured** or anyone whose domicile is the same as that of the **named insured**;
 - a person mentioned in the table above or anyone whose domicile is the same as that of such person.
3. The vehicle is not provided by an employer of:
 - the **named insured** or anyone whose domicile is the same as that of the **named insured**;
 - a person mentioned in the table above or anyone whose domicile is the same as that of such person.
4. The vehicle is not appropriated to a use:
 - as a taxicab, bus or coach; or
 - for commercial delivery."

All other conditions of the insurance contract remain the same.

Q.E.F. No. 20a
TRAVEL COSTS (Broad form)
(Section B)

The **endorsement** heading must be entered in the "Declarations" section of the insurance contract. Details required for the **endorsement** may be entered in the "Declarations" section or in the **endorsement** itself, at the **insurer's** option.

Endorsement description

This **endorsement** extends coverage under Section B of the insurance contract by replacing the wording of Article 4.1, "Travel costs due to theft of insured vehicle" with the wording below.

This **endorsement** will apply only to the specified vehicle and only if the value of **damage** to the specified vehicle is greater than the **deductible** amount applicable to the **loss** that caused the **damage**.

"4.1 Travel costs

4.1.1 Description of travel costs

If the **named insured** is no longer able to use the insured vehicle due to a covered **loss**, the **insurer** will reimburse expenses incurred for:

- leasing of a **temporary replacement vehicle** of a similar category to the insured vehicle;

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- use of taxicab or any other mode of remunerated passenger transportation by automobile;
- public transportation; and
- additional expenses that would normally not have to be borne by the **named insured** for travel.

Upon submission of receipts, payment for the above expenses will be made up to a maximum of \$.....per **loss** for each insured vehicle.

The above amount cannot be less than the amount specified in Additional coverages 4.1, of the insurance contract.

4.1.2 Application of coverage

If the entire insured vehicle was stolen, this coverage will apply only to expenses incurred from 12:01 A.M. the day after the theft is reported to the police or to the **insurer**.

For all other covered **losses**, this coverage will apply only to expenses incurred from the time at which the insured vehicle:

- can no longer be operated under its own power due to **damage** to the vehicle; or
- is delivered for repair, if it can still be operated in spite of **damage** to the vehicle.

Expenses will be eligible for reimbursement even if the insurance contract has expired since the **loss**.

Expenses will no longer be eligible for reimbursement once

- the insured vehicle has been replaced or repaired; or
- a settlement agreement for the **loss** has been reached before the insured vehicle is replaced or repaired."

4.1.3 Additional costs covered during a trip

When a covered **loss** occurs during a trip, the expenses described in paragraphs (a) and (b) below will be covered, in addition to the expenses listed in paragraph 4.1.1.

The expenses will be covered up to a maximum of 50% of the maximum amount payable per **loss** shown in paragraph 4.1.1.

- (a) Any additional travel expenses incurred by the **named insured**, his or her **spouse** or any other person whose domicile is the same as theirs, to:

- continue the trip;
- return to the domicile of the **named insured**;
- return to where the insured vehicle is usually parked.

Additional expenses include the cost of meals and accommodation and the cost of transportation of personal effects.

- (b) Any other additional expenses similar to those described in paragraph (a), incurred to retrieve the insured vehicle where it was repaired and return it to one of the following places:

- the current location of the **named insured**, his or her **spouse** or any other person whose domicile is the same as theirs. However, if that location is further away than the travel destination that had been planned before the **loss**, only the expenses required to return the insured vehicle to the planned destination are covered;
- the domicile of the **named insured**; or
- the place where the insured vehicle is usually parked.

The expenses must have been incurred by the **named insured**, his or her **spouse and** any other person whose domicile is the same as theirs or any person of their choice."

All other conditions of the insurance contract remain the same.

Q.E.F. No. 27
CIVIL LIABILITY RESULTING FROM DAMAGE CAUSED TO VEHICLES OF WHICH NAMED INSURED IS NOT OWNER
(including vehicles provided by an employer)
(Section A)

*The **endorsement** heading must be entered in the "Declarations" section of the insurance contract. Details required for the **endorsement** may be entered in the "Declarations" section or in the **endorsement** itself, at the **insurer's** option.*

Endorsement description

This **endorsement** extends coverage under Section A of the insurance contract to the financial consequences that an insured person may incur when civilly liable for:

- **damage** caused to a vehicle of the type entered for this endorsement in the Declarations, or its equipment and accessories; and
- disappearance of the vehicle or its equipment and accessories.

Civil liability may be contractual or extracontractual.

Insured persons

In this **endorsement**, “insured person” refers to:

- the **named insured**;
- his or her **spouse**;
- any person designated in a Q.E.F. No. 2 entitled “*Vehicles of which named insured is not owner when driven by named drivers*”, attached to the insurance contract;
- the legal representatives and the succession of all the above listed insured persons.

However, if the **named insured** is a legal person, partnership or association, “insured person” refers to:

- any employee, shareholder, partner or member authorized by the **named insured**;
- their **spouse**;
- any person designated in a Q.E.F. No. 2, attached to the insurance contract;
- the legal representatives and the succession of all the above listed insured persons.

or solely:

- the following persons:
- their **spouse**;
- any person designated in a Q.E.F. No. 2, attached to the insurance contract;
- the legal representatives and the succession of all the above listed insured persons.

Application

1. The insured person must have the care, custody or control of the vehicle or its equipment and accessories.
2. The insured person or anyone whose domicile is the same as that of the **named insured** must not be the **owner** of the vehicle or its lessee for at least one year or under a contract of leasing .

Covered perils and insurance premium

Coverage is provided only for those perils for which a **deductible** or an **insurance premium** is shown in the table below, or entered specifically for this **endorsement** in the “*Declarations*” section of the insurance contract:

SECTION A: Coverage for civil liability arising from property damage and bodily injury caused to another person		
PERILS	DEDUCTIBLE	INSURANCE PREMIUM
	Deductible per loss:	
<u>Protection 1:</u> “All perils”	\$	\$
<u>Protection 2:</u> Perils of collision and upset	\$	\$
<u>Protection 3:</u> All perils other than collision or upset	\$	\$
<u>Protection 4:</u> Specific perils	\$	\$
	Total:	\$

Clarifications

- (1) Protections 1, 2, 3 and 4 have the same meanings as in Section B of the insurance contract. The exclusions specified in that section will apply, as the case may be.
- (2) An **amount of insurance** of \$..... will apply per **loss**, plus expenses, costs and interest arising from a lawsuit.
- (3) Where applicable, the additional coverage provided under Section A of the insurance contract may apply.
- (4) The **insurer** agrees not to exercise any recourse against a person who, with the insured person’s consent, has the care, custody or control of the vehicle or its equipment and accessories, unless that person:

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- was engaged in a **garage business** at the time of the **loss**; or
- failed to comply with the insurance contract.

All other conditions of the insurance contract remain the same.

Q.E.F. No. 34
ACCIDENT BENEFITS INSURANCE (Q.E.F. No 34)

The **endorsement** heading must be entered in the “Declarations” section of the insurance contract. Details required for the **endorsement** may be entered in the “Declarations” section or in the **endorsement** itself, at the **insurer’s** option.

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ENDORSEMENT DESCRIPTION

Depending on the applicable division, this **endorsement** provides for the payment of benefits when an accident causes **bodily injury** to an insured person.

*To determine which division applies, refer to the “Applicable section, maximum amounts and insurance premium” division of this **endorsement**.*

APPLICATION

1. The **motor vehicle** must have been the direct cause of **bodily injury**, independently of any other cause.
2. Benefits are payable per accident and per insured person. If there are several insured vehicles under the insurance contract, benefits may not be combined
3. Only persons who comply with the conditions of the insurance contract and this **endorsement** may benefit from the coverage under this **endorsement**.

INSURED PERSONS

Under Division 1, “insured person” refers to the **named insured**, his or her **spouse** and any **dependent children** of either.

Under Division 2, only the **named insured** is an “insured person.”

APPLICABLE DIVISION, MAXIMUM AMOUNTS AND INSURANCE PREMIUM

Coverage will apply only for the divisions and subdivisions where a maximum amount or an **insurance premium** is shown in the table below, or entered specifically for this **endorsement** in the “Declarations” division of the insurance contract:

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<u>DIVISION</u>	<u>SUBDIVISION</u>	<u>MAXIMUM</u>	<u>INSURANCE PREMIUM</u>
1	A – Death benefits	Principal sum \$	\$
	B – Dismemberment benefits	Principal sum \$	\$
	C – Reimbursement of medical expenses	Maximum \$	\$
2 Total disability benefits		Maximum \$, per week	\$
Total:			\$

DESCRIPTION OF DIVISIONS

<p><u>Division 1</u> <i>Death and dismemberment benefits and reimbursement of medical expenses</i></p>
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Subdivision A - Death benefits

When an insured person dies within 12 months after the accident leading to his or her death, the following benefits will be paid under Subdivision A:

- If the **named insured** dies: 100% of the principal sum, plus 10% of the principal sum per **dependent child** upon the death of the **named insured**.
- If the **spouse** of the **named insured** dies: 100% of the principal sum, plus 10% of the principal sum per **dependent child** upon the death of the **spouse**.
- If a **dependent child** dies: 50% of the principal sum.

Benefit payments will be made as follows:

- If the insured person dies leaving a **spouse**, the benefit will be payable to the **spouse**.
- If the insured person dies without leaving a **spouse**, the benefit will be payable to the **dependents**, in equal shares.
- If the insured person dies without leaving either a **spouse** or **dependents**, the benefit will be payable to the insured person's succession.
- If a **dependent child** dies, the benefit will be payable to the **named insured**.

If, as a result of the same accident, an insured person should suffer dismemberment and then die, the benefits that have already been paid under Subdivision B will be deducted from the benefit payable under Subdivision A.

Subdivision B – Dismemberment benefits

When an insured person loses his or her sight or a limb within 12 months after the accident that caused the loss, the following benefits will be paid under Subdivision B:

- Loss of both hands: 100% of the principal sum;
- Loss of both feet: 100% of the principal sum;
- Loss of sight in both eyes: 100% of the principal sum;
- Loss of one hand and one foot: 100% of the principal sum;
- Loss of one hand and sight in one eye: 100% of the principal sum;
- Loss of one foot and sight of one eye: 100% of the principal sum;
- Loss of one arm: 75% of the principal sum;
- Loss of one leg: 75% of the principal sum;
- Loss of one hand: 50% of the principal sum;
- Loss of one foot: 50% of the principal sum;
- Loss of sight in one eye: 50% of the principal sum.

Loss as used with reference to eye means total and irrecoverable loss of sight.

Loss as used with reference to a limb means:

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- For an arm: complete severance above the elbow.
- For a foot: complete severance through the knee, above the ankle or through the ankle.
- For a hand: complete severance through the elbow, above the wrist or through the wrist.
- For a leg: complete severance above the knee.

Benefits provided under this subdivision for the same accident may not exceed 100% of the principal sum.

Subdivision C — Reimbursement of medical expenses

Expenses reasonably incurred for the following services, care or treatments will be reimbursed under Division C:

- ambulance services;
- dental treatment;
- hospital care;
- medical care;
- professional nursing care;
- surgical treatment.

The expenses must have been incurred within two years after the accident that caused them.

The total amount of expenses reimbursed for the same accident may not exceed the maximum for this subsection.

Exclusion

Subdivision C excludes the portion of medical expenses covered by any other government or private insurance, unless the other insurance is similar to this coverage.

Division 2
 Total disability benefits

Division 2 provides for the payment of an income replacement benefit when the **named insured** becomes wholly and continuously disabled as a result of an accident. The income replacement indemnity will be calculated on a weekly basis and will be payable only in addition to the following amounts:

- amounts payable by the Société de l'assurance automobile du Québec under the Quebec *Automobile Insurance Act*; and
- amounts payable under the *Act respecting industrial accidents and occupational disease* and the *Crime Victims Compensation Act*.

Conditions

1. The **named insured** must be employed on the date of the accident. The **named insured** is deemed to be employed in either of the following situations:
 - he or she was actively engaged in an occupation or employment for wages or profit;
 - he or she was between 21 and 65 years of age and, in the 12 months preceding the accident, he or she was engaged in an occupation or employment for wages or profit for at least six months, whether continuously or not.
2. The disability must appear within 20 days after the accident that caused it.
3. The disability completely prevents the **named insured** from actively engaging in his or her occupation or employment.

Limitations

For each accident:

- The **named insured** will not be entitled to benefits for the first seven days of disability.
- Once the seven days have elapsed, the **named insured** will be entitled to benefits for a maximum of weeks.
- If the disability continues after the maximum number of weeks, benefits will continue to be payable for a further period of up to weeks, if:
 - continuation of the disability is duly certified; and
 - the disability prevents the **named insured** from engaging in any occupation or employment for wages or profit on a permanent basis.

The **named insured** may not receive benefits greater than the money value of any occupation or employment that he engaged in for wages or profit before the accident.

If the **named insured** is covered under several insurance policies, benefits will be calculated as follows:

$$\frac{\text{Money value of all occupations and employment}}{\text{Total benefits payable for the disability under all insurance policies}} \times \text{Benefit payable under Division 2 of this endorsement}$$

EXCLUSIONS

The following exclusions will apply:

- A. **Bodily injury** caused directly or indirectly by sickness or disease, unless the sickness or disease was contracted as a direct result of an accident covered by this **endorsement**.
- B. **Bodily injury** suffered by an insured person who committed or attempted to commit suicide, whether sane or insane, if this **endorsement** was not continuously in force for at least two years.
- C. Whether or not war is declared, **bodily injury** caused directly or indirectly by:
- bombardment;
 - civil war;
 - insurrection;
 - invasion;
 - military power;
 - operation of armed forces during hostilities;
 - rebellion;
 - revolution; and
 - usurped power.

WHAT TO DO IN THE EVENT OF AN ACCIDENT

Subdivision A - Death benefits

In the event of an accident causing death, a claim must be submitted in writing to the **insurer**, accompanied by proof establishing, for example:

- death of the insured person;
- cause of death;
- rights of beneficiaries.

Subdivisions B and C, and Division 2 - Dismemberment benefits, reimbursement of medical expenses and total disability benefits

In the event of an accident covered under Subdivision B or C, or Section 2, the insured person or any other beneficiary must fulfil the obligations outlined below. They may do so either personally or through an intermediary.

Obligations to fulfil:

- Within 30 days of learning of the accident, the person must inform the **insurer** in writing.
- Within 90 days of learning of the accident, the person must support the claim by providing the **insurer** with all the information that the **insurer** may reasonably expect as to the circumstances and extent of the accident.
- In the event of failure to satisfy the 30 or 90-day requirement, the person must demonstrate that he or she was unable to act within those time periods. Benefit payment may be made nonetheless if the person fulfils his or her obligations within one year after the accident.
- At the **insurer's** request, the person must provide a medical certificate confirming the following information:
 - the cause and nature of the **bodily injury** for which the claim is being made;
 - the length of total disability arising from such **bodily injury**.

AUTOPSY AND MEDICAL EXAMINATION

Subdivision A - Death benefits

If an insured person dies, the **insurer** may have an autopsy performed, subject to the requirements set out in the *Civil Code of Quebec*.

Subdivisions B and C, and Division 2 - Dismemberment benefits, reimbursement of medical expenses and total disability benefits

The **insurer is** entitled to require that the insured person undergo a medical examination within a reasonable time period, if warranted by the nature of the disability or the loss.

The **insurer** may have the insured person undergo a medical examination as often as may be reasonably required while the claim is pending.

The insured person will be required to submit to such examination.

TIME TO PAY BENEFITS

Subdivision A - Death benefits

The **insurer** must pay the benefits within 30 days after receipt of the required information and documents.

Subdivisions B and C - Dismemberment benefits and reimbursement of medical expenses

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The **insurer** must pay benefits or reimburse medical expenses within 60 days after receipt of the required information and documents.

Division 2 - Total disability benefits

The **insurer** must pay the initial benefit within 30 days after receipt of the required information and documents. During the continuation of disability, subsequent payments will be made at 30-day intervals, subject to submission of the proof set out in the “*What to do in the event of an accident*” section of this **endorsement**.

RIGHTS OF INSURER IN RELATION TO PAYMENT OF BENEFITS OR EXPENSES

The **insurer** may decide to pay all or part of the benefits or expenses directly to either the beneficiary or the natural or legal persons providing the medical services, care or treatments. If any amount remains payable, the total amount of benefits or expenses already paid will then be deducted from the maximum under the appropriate subsection.

Before paying benefits:

- the **insurer** may require a release from the person to whom it paid a benefit or reimbursed expenses.
- the **insurer** may require that it be subrogated to the beneficiary’s recourses against the person responsible for the **bodily injury**, up to the amount of the benefit it has paid. This means that the beneficiary’s recourses are transferred to the **insurer**.

In addition, the payment of a benefit or the reimbursement of medical expenses will not constitute an admission of liability as regards the accident. Such payment may therefore not be set up against the insured person or the **insurer** in respect of civil liability.

DEFINITIONS

For the purposes of this **endorsement**, the following definitions will be in addition to or will replace the definitions contained in the insurance contract.

Bodily injury: Any injury of a physical nature, including death.

Dependent child:

- Any child under 18 years of age for whom the **named insured** or the **named insured’s spouse** has legal and actual custody;
- Any child 18 years of age or older whose domicile is the same as that of the **named insured** and who is entirely dependent on the **named insured** and/or the **named insured’s spouse** due to a mental or physical disability.

Dependents: This expression refers to the following persons:

- any **dependent child**; and
- the father or mother of the deceased insured person, if the following conditions are met:
 - the father or mother had the same domicile as the insured person on the date of the accident; and
 - the father or mother was principally dependent on the insured person for financial support up to the date of the accident.

Named insured:

- The expression “named insured” will refer to any person named in Item 1, “*Declarations*” of the insurance contract;
- If the person named in Item 1 is a legal person, partnership or association, the expression will refer to each of its employees, shareholders, members or partners who usually use a **described vehicle** for which an **insurance premium** or a maximum amount is entered specifically for this **endorsement** (see Item 4, “*Declarations*” of the insurance contract).

All other conditions of the insurance contract remain the same.

Q.E.F. No. 41 CHANGE TO DEDUCTIBLES (Section B)

Endorsement description

This **endorsement** makes the following changes to the **deductible** amounts under Section B, as entered in Item 4, “*Declarations*” of the insurance contract:

- in the event of a total **loss** or constructive total **loss** to the **described vehicle**, the **Insurer** agrees to waive the **deductible** entered in the “*Declarations*” section of the insurance contract with respect to the applicable Insurance Agreement covering the said loss.
- in the event of **loss** or **damage** to the **described vehicle** as a result of a hit-and-run, the Insurer agrees to waive the **deductible** entered in the “*Declarations*” section of the insurance contract with respect to the applicable Insurance Agreement covering the said loss, provided that the hit-and-run took place on a public thoroughfare and was reported to the police as soon as possible.

- in the event of theft of the entire **described vehicle**, the Insurer agrees to waive the **deductible** entered in the “Declarations” section of the insurance contract with respect to the applicable Insurance Agreement covering the said loss. In the event that the solen vehicle is recovered in a damaged state, this waiver will also apply provided, however that the vehicle was equipped with an ignition disabler device.

All other conditions of the insurance contract remain the same.

AMENDMENT TO CONDITION – VEHICLE OF WHICH THE NAMED INSURED HAS RECENTLY BECOME THE OWNER

Description of amendment

1. Definitions : Paragraph (a) of the expression « *vehicle of which the named insured has recently become the owner* » is replaced with the following paragraph :

Within 21 days of taking possession of the vehicle, the **named insured** informs the **insurer** that he or she is the **owner** thereof.

All other conditions of the insurance contract remain the same.