



GENERAL INSURANCE COMPANY

OPCF 5

Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s)

Issued to	Effective Date of Change Month Day Year	Policy Number
<input type="checkbox"/> This change applies only to automobile(s) number.....indicated on your Certificate of Automobile Insurance. <input type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to.		

1. Purpose of This Change

This change is part of your policy.

• Lessors

It permits the lessor to rent or lease automobile(s) to the lessee who has completed the Ontario Application for Automobile insurance – Owner’s Form (OAF1). For the purpose of s. 267.12 (1) (a) of the Insurance Act (Ontario), the policy shall be deemed to have been issued only to the lessee of the automobile and not to the lessor.

• Lessee

It provides coverage to the lessee as if the lessee were the named insured, and to every other person who uses or operates the automobile with the lessee’s consent. The coverage will not exceed the limits and amounts shown on the Certificate of Automobile Insurance.

2. Changes to Your Policy

2.1 In the following Sections of your policy, the word “you” will include the lessee:

- Section 1. “Introduction”, except in 1.4.3 where “you” means the owner, and in 1.6.2 and 1.6.3 where “you” means the lessee;
- Section 3. “Liability Coverage”, except in 3.5.1 where “you” means the lessee.
- Section 6. “Direct Compensation – Property Damage Coverage”, and
- Section 7. “Loss or Damage Coverages (Optional)”, except in 7.4.3 and 7.4.4. where “you” means the lessee.

2.2 In the following Sections of your policy, the word “you” means the lessee:

- Section 2. “What Automobiles Are Covered”,
- Section 4. “Accident Benefits Coverage”, and
- Section 5. “Uninsured Automobile Coverage”.

2.3 In Section 1.8.2 of your policy, “Excluded Drivers and Driving Without Permission”, “owner” means the lessee.

2.4 Section 1.8.3 of your policy “Rented or Leased Auto” is changed to the following:

Except for certain Accident Benefits coverage, there is no coverage under their policy if the automobile is rented or leased to someone other than the lessee named in the policy. However, if an insured person is using the automobile for an employer’s business and is paid for using it, we won’t consider that renting or leasing.

2.5 Section 1.8.4 of your policy is changed to the following:

1.8.4 Garage Workers Not Covered

No person who sells, repairs, maintains, stores, services or parks automobiles as part of a business, is covered by this policy while involved in conducting that business, unless the person leases from the lessor the automobile involved in an incident or is the employee or partner of the lessee.

2.6 In Section 2.2.1 of your policy, “Newly Acquired Automobiles”, the words “that you acquire as owner” will mean leased by the lessee from the lessor.

3. Changes to the Application

Item 11 of the Ontario Application for Automobile Insurance – Owner’s Form (OAF 1) is changed to the following:

Where

1. the lessee as applicant for a contract,
 - (i) gives false particulars of the described automobile to be insured to the prejudice of the insurer, or
 - (ii) knowingly misrepresents or fails to disclose in an application any fact required to be stated therein; or
2. the lessee contravenes a term of the contract or commits a fraud; or
3. the lessee willfully makes a false statement in respect of a claim under the contract,

a claim by the lessee, for other than such statutory accident benefits as are set out in the Statutory Accident Benefits Schedule, is invalid and the right of the lessee to recover indemnity is forfeited.

Where

1. the lessor contravenes a term of the contract or commits a fraud, or
2. the lessor willfully makes a false statement in respect of a claim under the contract,

a claim by the lessor is invalid and the right of the lessor to recover indemnity is forfeited.

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



GENERAL INSURANCE COMPANY

OPCF 6A
PERMISSION TO CARRY PAYING PASSENGERS

Issued to	Effective Date of Change Month Day Year	Policy Number
<input type="checkbox"/> This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance. The additional premium for this change is \$ _____ or as indicated on your Certificate of Automobile Insurance. <input type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to. The Additional premium for this change is \$ _____ or as indicated on your Certificate of Automobile Insurance.		

- Purpose of This Change** – This change is part of your policy. It removes one of the limitation in section 1.8.1 of your policy, "General Exclusion," to permit the automobile(s) to be used to carry paying passengers.
- What We Will Cover** – In return for the premium charged, we will provide coverage when the described automobile is used to carry paying passengers for the following uses or business:

Description of Use

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

Issued to	Policy Number	Effective Date of Change		
		Year	Month	Day

- This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance.
- See your Certificate of Automobile Insurance for which automobile(s) this change applies to.

Please sign and return this form. Keep a copy for your records.

1. Purpose of This Change

This change is part of your policy. It makes you responsible for part or all of any loss or damage to other people's property covered under Section 3 of your policy, "Liability Coverage."

2. What You Agree To

2.1 In return for the premium charged, you agree to reimburse us \$ _____ or the actual amount of the loss or damage, whichever is less, for loss or damage to property resulting from each incident covered under Section 3 of your policy, "Liability Coverage."

2.2 For each incident involving loss or damage to property of others:

- you agree to notify us as stated in section 3.4 of your policy, "Your and Other Insured Persons' Responsibilities," regardless of the amount of loss or damage;
- we will investigate any incidents and negotiate and pay resulting claims or judgements; and
- the amount you have to reimburse us for each incident is limited to the amount in 2.1 above regardless of the number of claims arising from the incident.

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

Signature of Insured	Date
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POSTAL CODE TELEPHONE NUMBERS

BUS. RES.

FROM TIME BOUND A.M. P.M. EFFECTIVE DATE DATE OF EXPIRY

All times are local times at the Named Insured's postal address shown on this Change Form.

THIS CHANGE FORM CHANGES YOUR AUTOMOBILE INSURANCE POLICY. THE CHANGE FORM IS ISSUED IN CONSIDERATION OF THE TOTAL ADDITIONAL OR RETURN PREMIUM STATED AND IS EFFECTIVE FROM THE DATE AND TIME SHOWN.
 EXCEPT AS OTHERWISE PROVIDED IN THIS CHANGE FORM, ALL LIMITS, TERMS, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS OF THE POLICY SHALL HAVE FULL FORCE AND EFFECT.

[Signature]
 PRESIDENT & C.O.O.

POLICY NO. AUTO # AGENT #

THE DESCRIBED AUTOMOBILE IS ADDED CHANGED DELETED

MODEL YEAR TRADE NAME (MAKE) VEHICLE IDENTIFICATION NO. (VIN/SERIAL NO.)

NO. OF CYLINDERS BODY TYPE MODEL NAME C.C.

GROSS VEHICLE WEIGHT PURCHASED/LEASED/PURCHASE PRICE LIST PRICE NEW (INCLUDING OPTIONS)

EST. ANNUAL DRIVING DISTANCE (km) CAR POOL/NO. OF PASSES TYPE OF FUEL UNREPAIRED DAMAGE (Details in Section 3)

MODIFIED/CUSTOMIZED (Remarks in Section 3) PLEASURE BUSINESS AUTOMOBILE USE FARM COMMERCIAL ONE-WAY OP#

HAS INSPECTION BEEN COMPLETED YES NO NOT REQUIRED

CUSTOMER NO. PREVIOUS ADDRESS

FORMER AUTOMOBILE YEAR MAKE SOLD RETAINED

LEASEHOLDER OTHER DELETE

NAME ADDRESS CITY POSTAL CODE

INSURANCE COVERAGES

LIABILITY	BODILY INJURY	PROPERTY DAMAGE	LIMITS / DEDUCTIBLES	PREMIUM	OCCASIONAL DRIVER	PREMIUM SUBTOTAL
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>						
ACCIDENT BENEFITS						
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>			As stated in Section 4 of Policy			
OPTIONAL INCREASED ACCIDENT BENEFITS						
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>			Income Replacement - up to \$ per week			
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>			Caregiver & Dependant Care			
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>			Medical, Rehabilitation & Attendant Care			
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>			Death & Funeral			
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>			Indemnity Benefit			
UNINSURED AUTOMOBILE						
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>			As stated in Section 5 of Policy			
DIRECT COMPENSATION - PROPERTY DAMAGE						
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>			This policy contains a partial payment of recovery clause if a deductible is specified for direct compensation-property damage.			
LOSS OR DAMAGE						
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>			SPECIFIED PERILS (excluding collision or upset)			
			COMPREHENSIVE (excluding collision or upset)			
			COLLISION OR UPSET			
			ALL PERILS			
OPCC/4R FAMILY PROTECTION COVERAGE						
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>			Limits are same as Liability unless otherwise specified			
OTHER POLICY CHANGE FORMS (OPCF'S)						
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>						
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>						
ADDED <input type="checkbox"/> CHANGED <input type="checkbox"/> DELETED <input type="checkbox"/>						
EXPIRY DATE OF THIS CHANGE FORM IF OTHER THAN POLICY EXPIRY DATE						

REMARKS:

SERVICE FEE	
TOTAL AUTOMOBILE PREMIUM	
PROVINCIAL SALES TAX	
TOTAL ESTIMATED PAYABLE	\$

OP NO. NAME AS SHOWN ON DRIVER'S LICENCE % USE OF AUTO DATE FIRST LICENSED IN CANADA LIC CLASS DRIVER'S LICENCE NUMBER DRIVER TRN

ADD CHG DEL DATE OF BIRTH SEX MARRIAGE STATUS OP NO. DATE M.O. YR. DESCRIPTION OF ACCIDENT OR CONVICTION TYPE OF CLAIM AMOUNT

ADD CHG DEL ADD CHG DEL ADD CHG DEL

Does this change affect other insurance with The Co-operators? LIFE HOME OTHER AUTO DO YOU QUALIFY FOR A RETIREE DISCOUNT? YES NO

OFFICE USE ONLY

METHOD OF PAYMENT

PAID CASH VISA MONTHLY PAYMENT PLAN AMOUNT COLLECTED \$

DUE CHEQUE MIC INSTALMENT DUE DATE DAY MONTH YEAR

DATE SIGNED SIGNATURE OF POLICYHOLDER SIGNATURE OF SALES REPRESENTATIVE

TERR.	MK/MD	VEHICLE RATE GROUP	CLASS	DRIVING RECORDS	ALL PERILS COLL.	ACCIDENT SURCHARGE	CONVICTION SURCHARGE	DRI	USE	EXPO-SURE	DISCOUNTS
			BI	PD	AB	DCPD					
OCCASIONAL DRIVER											



GENERAL INSURANCE COMPANY

OPCF 13C
RESTRICTING GLASS COVERAGE

Issued to	Effective Date of Change Month Day Year	Policy Number
<input type="checkbox"/> This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance. <input type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to.		

- Purpose of This Change** – This change is part of your policy. It restricts the Comprehensive coverage that you have purchased for loss of, or damage to, the glass of your automobile.
- What You Agree To** – In return for the premium charged, you are covered under “Comprehensive”, section 7.1.2 of your policy, **only** for loss or damage to glass caused by:
 - fire
 - theft or attempted theft
 - vandalism
 - lightning
 - windstorm
 - falling or forced landing of aircraft or parts of aircraft, or
 - the stranding, sinking, burning, derailment or collision of any kind of transport in, or upon which, your automobile is being carried on land or water.
 - hail
 - rising water
 - earthquake
 - explosion
 - riot or civil disturbance

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

Signature of Insured	Date
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GENERAL INSURANCE COMPANY

OPCF 19
LIMITING THE AMOUNT PAID FOR LOSS OR DAMAGE COVERAGES

Issued to	Effective Date of Change Month Day Year	Policy Number
<input type="checkbox"/> This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance. <input type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to.		

Please sign and return this form. Keep a copy for your records.

- Purpose of This Change** – This change is part of your policy. It limits the amount we will pay for loss or damage under Section 7 of your policy, "Loss or Damage Coverages (Optional)."
- What You Agree To** – You agree that we will not pay more than the actual cash value at the time the loss or damage occurs or \$ _____, whichever is less, for loss or damage covered under Section 7 of your policy, "Loss or Damage Coverages (Optional)." This coverage is subject to the deductible shown on your Certificate of Automobile Insurance.

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

Signature of Insured	Date
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GENERAL INSURANCE COMPANY

**OPCF 19A
Agreed Value of Automobiles**

Issued to	Effective Date of Change Month Day Year	Policy Number
The additional premium for this change is \$ _____ or as indicated on your Certificate of Automobile insurance.		

1. Purpose of This Change

- 1.1 This change is part of your policy. It is an agreement as to the value of the automobile(s) shown below. In certain circumstances, we will pay you that amount, and we give up our right to pay you the actual cash value.
- 1.2 This change applies to the following automobile(s):

Auto #	Model Year	Trade name (Make)	Serial #/VIN	Value (including taxes if applicable)

2. What We Will Pay

- 2.1 In return for the Premium charged, this section (2.1) replaces section 7.7 of your policy, "What We Will Pay." We agree to pay up to the value indicated for the automobile(s) shown above. We will provide coverage up to that amount under Section 7 of your policy, "Loss or Damage Coverages," when loss or damage occurs caused by a peril for which you are insured.
We will not pay more to repair the automobile than the value indicated above.
If a part needed to repair the automobile is no longer available, we will pay an amount equal to the manufacturer's latest list price for the part.
This coverage is subject to the loss or damage coverage deductible shown on your Certificate of Automobile Insurance.
- 2.2 Where there is a loss under Section 6 of your policy, "Direct Compensation – Property Damage Coverage," and the amount you are entitled to receive under Section 6 is less than what you would be entitled to receive if section 2.1 above applied, we will pay the difference between the amount. We will only pay the difference if you have purchased All Perils or Collision or Upset coverage.

The amount payable on any claim made under this coverage does not include the Direct Compensation – Property Damage deductible that applies to the claim.

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

Echelon 67048 (11/96)



GENERAL INSURANCE COMPANY

OPCF 20
COVERAGE for TRANSPORTATION REPLACEMENT

Table with 3 columns: Issued to, Effective Date of Change (Month, Day, Year), Policy Number. Includes checkboxes for coverage conditions and a table for Specified Perils, Collision, and All Perils with associated premium amounts.

- 1. Purpose of This Change - This change is part of your policy. It provides coverage for you when you need to pay for other means of transportation because of loss or damage to your automobile caused by a peril for which you are insured.
2. What We Will Pay
2.1 In return for the premium charged, we will reimburse you for the reasonable expenses of renting a similar substitute automobile.
2.2 The most we will pay is \$ per day and \$ per occurrence.
2.3 If the loss of use is because of theft of your entire automobile, this change replaces section 7.4.4 of your policy, "Loss of Use Due To Theft".
3. Limitations On Your Coverage
3.1 We will only pay if the costs for loss or damage to your automobile exceed any applicable deductible amount shown on your Certificate of Automobile Insurance.
3.2 We will reimburse you from the time the loss or damage occurs if your automobile cannot be operated under its own power; or 12:01 a.m. of the day following your report to us or the police that your automobile has been stolen.
3.3 Your coverage ends on the date that your automobile is repaired or replaced; or we offer you a payment to settle the claim.

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

Echelon 67049 (3-94)



GENERAL INSURANCE COMPANY

OPCF 27
Liability for Damage to Non-Owned Automobile(s), and
Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles

Issued to Effective Date of Change Policy Number
Month Day Year
The additional premium for this change is \$ _____ or as indicated on your Certificate of Automobile Insurance.

- 1. Purpose of this Change - This change is part of your policy. It extends coverage:
- for loss or damage to a non-owned automobile including its equipment resulting from the care, custody or control of that non-owned automobile by an insured person, and
- when persons named below drive other automobiles or rent or lease other automobiles.
2. Who is Covered
2.1 If the Certificate of automobile Insurance is in the name of an individual or individuals, an insured person in this change form means you, your spouse and all drivers listed in the policy.
2.2 If the Certificate of Automobile Insurance is in the name of a corporation, unincorporated association, partnership, sale proprietorship or other entity, an insured person in this change form means the persons named below and their spouses.

Table with 2 columns: Named Persons, Relationship to Insured/Lessee

3. Liability for Damage to Non-Owned Automobiles

3.1. What We Will Cover

In return for the premium charged, we will provide coverage for the liability imposed by the law or assumed by any written agreement for loss or damage to a non-owned automobile including its equipment resulting from the care, custody or control of that non-owned automobile by an insured person. This loss or damage must result from a peril set out below for which you are insured and a premium is shown here or as indicated on your Certificate of Automobile Insurance.

Table with 4 columns: Insurance Coverage, Deductible, Premium, and Total Premium. Rows include Specified Perils, Comprehensive, Collision or Upset, All Perils, and Total Premium.

3.2 Limitations on This Coverage

3.2.1 The coverage applies only to an automobile of 4500 kilograms or less (gross vehicle weight), or of the _____ type.

3.2.2 We will not cover loss or damage to any automobile which is:

- owned or licensed in the name of any person insured by this change or by any person living in the same dwelling as those persons, or
- owned or leased by the employer of these persons.

3.2.3 Where applicable, sections 3.3.1, 3.3.2 and 3.3.3 of your policy will apply to this change.

3.2.4 We will not pay more than \$ _____ under this change for any one occurrence plus the costs provided for in 3.2.3 above.

3.2.5 The automobile must be used with the owner's or lessee's consent.

4. Providing Other Coverage When Insured Persons Drive, Rent or Lease Other Automobiles

What We will Cover

In return for the premium charged, we will provide the Liability, Accident Benefits, Uninsured Automobile and Direct Compensation – Property Damage coverage described in your policy when the insured persons drive other automobiles. However, we will not provide Liability coverage to persons who are excluded drivers under this policy when they drive, in Ontario, an automobile which is rented or leased for a period of less than 30 days. We will also provide Liability coverage to insured persons who rent or lease automobiles for periods of not more than 30 days, but only with respect to the liability of the insured persons for the negligence of the drivers of the rented or leased automobiles, and we will not provide this additional Liability coverage if the driver of the rented or leased automobile is an excluded driver under this policy.

Definition of Other Automobile

For the purposes of Section 3, "Liability Coverage," Section 4, "Accidents Benefits Coverage," Section 5, "Uninsured Automobile Coverage," and Section 6, "Direct Compensation – Property Damage," of your policy, other automobile also means:

Any automobile of 4500 Kilograms gross vehicle weight or less, other than the described automobile, while driven by an insured person referred to in 2, when the other automobile:

- is not being driven by an insured person in connection with the business of selling, repairing, maintaining, storing, servicing or parking automobiles;
- is not owned or frequently used by an insured person or anyone living in the same dwelling as the insured person;
- is not owned, hired or leased by an insured person's employer or by an employer of anyone living in the same dwelling as the insured person, and
- is not being used to carry paying passengers or to make commercial deliveries at the time of the loss.

For Direct Compensation – Property Damage Coverage the other automobile cannot be a described automobile in a motor vehicle liability policy.

Limitations on This Coverage

This coverage does not apply to anyone who owns an insured automobile or leases an automobile covered by OPCF 5, "Permission to Rent or Lease Automobile(s) and Extending Coverage to the Specified Lessee(s)," or a similar endorsement.

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



GENERAL INSURANCE COMPANY

OPCF 28A
Excluded Driver

Issued to	Effective Date of Change Month Day Year	Policy Number
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WARNING – BY SIGNING THIS FORM YOU AGREE THAT IF THE EXCLUDED DRIVER DRIVES ANY AUTOMOBILE DESCRIBED BELOW:

- THIS POLICY WILL NOT PROVIDE THE INSURANCE REQUIRED BY LAW;
- THIS POLICY WILL NOT PROVIDE COVERAGE FOR DAMAGE OR INJURIES CAUSED BY THE EXCLUDED DRIVER; AND
- BOTH THE AUTOMOBILE OWNER AND THE EXCLUDED DRIVER MAY BE PERSONALLY RESPONSIBLE FOR DAMAGE OR INJURIES CAUSED BY THE EXCLUDED DRIVER.

Please sign and return this form. Keep a copy for your records.

1. **Purpose of This Change** – This change is part of the policy. Except for certain Accident Benefits, it excludes all coverage when the person (the "Excluded Driver") named in paragraph 3 below drives the automobile(s) described in paragraph 2 below.
2. **Exclusions from Coverage** – Except for certain Accident Benefits under Section 4 of the policy, we will not provide coverage while the Excluded Driver is driving the automobile(s) listed below, as well as any temporary substitute automobile and any newly acquired automobile as defined in the policy.

Automobile #	Model Year	Trade Name (Make)	Serial #/VIN
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3. **Acknowledgement of Excluded Driver** – I promise that I will not drive the automobile(s) described in paragraph 2 above. I understand that if I do,
 - there is no coverage under the policy for:
 - property damage and bodily injury,
 - damage to the automobile(s), and
 - most Accident Benefits;
 - I may be charged with driving without insurance;
 - I may be held personally liable for injuries or damage caused by me;
 - the policy may be cancelled, and
 - in future, I may have more difficulty finding car insurance and it will likely cost more.

Name of Excluded Driver: _____ Driver's Licence # _____

Signature of Excluded Driver	Date
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4. **Acknowledgement of Named Insured(s)** – I promise that I will not permit the Excluded Driver to drive the automobile(s) described in Paragraph 2 above. I understand that if I do,
 - there is no coverage under the policy for:
 - property damage and bodily injury,
 - damage to the automobile(s), and
 - most Accident Benefits;
 - I may be charged with permitting the automobile to be driven without insurance;
 - I may be held personally liable for injuries or damage caused by the Excluded Driver;
 - the policy may be cancelled, and
 - in future, I may have more difficulty finding car insurance and it will likely cost more.

Signature of Named Insured(s)	Date
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All other terms and conditions of the policy remain the same.



GENERAL INSURANCE COMPANY

OPCF 30
Removing Coverage for Attached Machinery

Issued to	Effective Date of Change Month Day Year	Policy Number
<input type="checkbox"/> This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance. <input type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to.		

Please sign and return this form. Keep a copy for your records.

- Purpose of This Change** – This change is part of your policy. It removes coverage for loss or damage resulting from the ownership, use or operation of attached machinery or apparatus.
- Limitations on Your Coverage** – In return for the premium charged, we will not provide coverage for loss or damage under Section 3, "Liability Coverage," or Section 4, "Accident Benefits Coverage," of your policy for loss or damage resulting from the ownership, use or operation of the following machinery or apparatus, including its equipment, mounted on or attached to the automobile, while at the site of the use or operation of the machinery or apparatus.

Description of Attached Machinery

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

Signature of Insured	Date
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GENERAL INSURANCE COMPANY

OPCF 38
AGREED LIMIT FOR AUTOMOBILE ELECTRONIC ACCESSORIES AND EQUIPMENT

Table with 3 columns: Issued to, Effective Date of Change (Month, Day, Year), Policy Number

This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance.

1. Purpose of Change

This change is part of your policy. Where your policy provides coverage under Section 7 "Loss or Damage Coverages" this change form limits the amount we will pay for loss or damage to automobile electronic accessories and equipment, other than factory installed equipment, to agreed amounts.

2. Definitions

"Electronic accessories and equipment" includes, but is not limited to, radios, tape players/decks, stereo players/decks, compact disc players, speakers, telephones, two-way radios including CB radios, ham radios and VHF radios, televisions, facsimile machines, electronic navigation assistance, positioning and location finding devices, computers, and items of a similar nature.

"Factory installed equipment" means electronic accessories and equipment which was included in the original new purchase price of the automobile.

3. What We Will Pay

If loss or damage to electronic accessories and equipment, other than factory installed equipment, is covered under Section 7 "Loss or Damage Coverages" provided by your policy we will pay the actual cash value of the equipment up to \$1,500 in total, unless the equipment is listed below, in which case we will pay the limit shown for each item or the actual cash value of the equipment, whichever is the lesser. The amount payable on any claim made under this coverage does not include the deductibles that apply to the claim.

Table with 3 columns: Description of Equipment, Limit of Coverage, Premium. Includes a Total row.

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

Table with 2 columns: Signature of Insured, Date



GENERAL INSURANCE COMPANY

**OPCF 40
FIRE DEDUCTIBLE**

Issued to	Effective Date of Change Month Day Year	Policy Number
<input type="checkbox"/> The change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance.		
<input type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to.		

- 1. Purpose of This Change** - This change is part of your policy. It makes loss caused by fire subject to a deductible.
- 2. What You Agree To** - In return for the premium charged, you agree that the deductible shown on your Certificate of Automobile Insurance under Specified Perils, Comprehensive or All Perils will apply to each claim under Section 7 of your policy for loss caused by fire.

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

Signature of Insured	Date
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GENERAL INSURANCE COMPANY

OPCF 43A
Removing Depreciation Deduction for Specified Lessee(s)

Table with 3 columns: Issued to, Effective Date of Change (Month, Day, Year), Policy Number. Below the table are two checkboxes with text describing the change's application to automobile(s) and the associated premium.

1. Purpose of This Change

This change is part of your policy. It removes our right to deduct depreciation from the value of your automobile when settling a claim for loss or damage.

2. What We Will Pay

2.1 In return for the premium charged, we remove our right under section 7.7 of your policy, "What We Will Pay," to deduct depreciation from the value of your automobile for loss or damage caused by a peril for which you are insured under Section 7, "Loss or Damage Coverages." This coverage is subject to the deductible shown on your Certificate of Automobile Insurance.

2.2 The most we will pay is the lowest of the following amounts:

- the value of the automobile and its equipment as stated in the leasing agreement of the specified lessee,
the manufacturer's suggested list price of the automobile and its equipment at the original date of the leasing agreement, or
the cost of replacing the automobile with a new automobile of the same make and model, similarly equipped.

These amounts include all applicable taxes.

2.3 Where there is a loss under Section 6 of your policy, "Direct Compensation - Property Damage Coverage," and the amount you are entitled to receive under Section 6 is less than what you would be entitled to receive if sections 2.1 and 2.2 above applied, we will pay the difference between the amounts. We will only pay the difference if you are covered for All Perils or Collision or Upset coverage.

The amount payable on any claim made under this coverage does not include the Direct Compensation - Property Damage deductible that applies to the claim.

3. Limitations on Your Coverage

The following conditions apply:

- you must be the first lessee and the automobile must be new at the time of delivery;
OPCF 5, "Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s)" must be attached to your policy; and
the loss or damage must occur before the expiry date of the policy that is in force _____ months from when your automobile was delivered to you.

4. What is Not Covered

This change does not apply to:

- tires,
batteries, or
betterment of the automobile resulting from repairing or replacing parts for prior unrepaired damage.

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

DEFINITIONS

1. Subject to section 2, in this endorsement,
 - 1.1 "automobile" means a vehicle for which motor vehicle liability insurance would be required if it were subject to the law of Ontario;
 - 1.2 "dependent relative" means
 - (a) a person who is principally dependent for financial support upon the named insured or his or her spouse or same-sex partner, and who is
 - (i) under the age of 18 years;
 - (ii) 18 years or over and is mentally or physically incapacitated;
 - (iii) 18 years or over and in full time attendance at a school, college or university;
 - (b) a relative of the named insured or of his or her spouse or same-sex partner, who is principally dependent on the named insured or his or her spouse or same-sex partner for financial support;
 - (c) a relative of the named insured or of his or her spouse or same-sex partner, who resides in the same dwelling premises as the named insured; and
 - (d) a relative of the named insured or of his or her spouse or same-sex partner, while an occupant of the described automobile, a newly acquired automobile, or a temporary substitute automobile, as defined in the Policy.

BUT subsections 1.2(c) and 1.2(d) apply only where the person injured or killed is not an insured person as defined in the family protection coverage of any other policy of insurance or does not own or lease for more than 30 days an automobile which is licensed in any jurisdiction of Canada where family protection coverage is available.
 - 1.3 "eligible claimant" means
 - (a) the insured person who sustains bodily injury; and
 - (b) any other person who, in the jurisdiction in which an accident occurs, is entitled to maintain an action against the inadequately insured motorist for damages because of bodily injury to or death of an insured person.
 - 1.4 "family protection coverage" means the insurance provided by this change form and any similar indemnity provided under any other contract of insurance.
 - 1.5 "inadequately insured motorist" means
 - (a) the identified owner or identified driver of an automobile for which the total motor vehicle liability insurance or bonds, cash deposits or other financial guarantees as required by law in lieu of insurance, obtained by the owner or driver is less than the limit of family protection coverage; or
 - (b) the driver or owner of an uninsured automobile as defined in Section 5, "Uninsured Automobile Coverage" of the Policy.

PROVIDED THAT

 - (A) where an eligible claimant is entitled to recover damages from an inadequately insured motorist and the owner or operator of any other automobile, for the purpose of
 - (i) (a) above, and
 - (ii) determining the insurer's limit of liability under section 4 of this change form, the limit of motor vehicle liability insurance shall be deemed to be the aggregate of all limits of motor vehicle liability insurance and all bonds, cash deposits or other financial guarantees as required by law in lieu of such insurance, for all of the automobiles; and
 - (B) where an eligible claimant is entitled to recover damages from the identified owner or identified driver of an uninsured automobile as defined in the Policy, for the purpose of
 - (i) (a) and (b) above; and
 - (ii) determining the limit of coverage under section 4 of this change form; other uninsured automobile coverage available to the eligible claimant shall be taken into account as if it were motor vehicle liability insurance with the same limits as the uninsured automobile coverage;
 - (C) where an eligible claimant alleges that both the owner and driver of an automobile referred to in clause 1.5(b) cannot be determined, the eligible claimant's own evidence of the involvement of such automobile must be corroborated by other material evidence; and
 - (D) "other material evidence" for the purposes of this section means
 - (i) independent witness evidence, other than evidence of a spouse or same-sex partner as defined in section 1.11 and section 1.10 of this change form or a dependent relative as defined in section 1.2 of this change form; or
 - (ii) physical evidence indicating the involvement of an unidentified automobile.
 - 1.6 "insured person" means
 - (a) the named insured and his or her spouse, same-sex partner and any dependent relative of the named insured and his or her spouse or same-sex partner, while
 - (i) an occupant of the described automobile, a newly acquired automobile or a temporary substitute automobile as defined in the Policy;
 - (ii) an occupant of any other automobile except where the person leases the other automobile for a period in excess of 30 days or owns the other automobile, unless family protection coverage is in force in respect of the other automobile; or
 - (iii) not an occupant of an automobile who is struck by an automobile; and
 - (b) if the named insured is a corporation, an unincorporated association, partnership, sole proprietorship or other entity, any officer, employee or partner of the named insured for whose regular use the described automobile is provided and his or her spouse, same-sex partner and any dependent relative of the named insured and his or her spouse or same-sex partner, while
 - (i) an occupant of the described automobile, a newly acquired automobile or a temporary substitute automobile as defined in the Policy;
 - (ii) an occupant of an automobile other than
 - (a) the automobile referred to in (i) above;
 - (b) an automobile leased by the named insured for a period in excess of 30 days; or
 - (c) an automobile owned by the named insured,

PROVIDED family protection coverage is in force in respect of the other automobile, or
 - (iii) not an occupant of an automobile, who is struck by an automobile;

EXCEPT THAT

where the Policy has been endorsed to grant permission to rent or lease the described automobile for a period in excess of 30 days, any reference to the named insured shall be construed as a reference to the lessee specified in that change form.
 - 1.7 "limit of family protection coverage" means the amount set out in the Certificate of Insurance with respect to this change form, but if no amount is set out in the Certificate, the limit of liability coverage set out in the Certificate with respect to the automobile to which this change form applies is the limit of family protection coverage.
 - 1.8 "limit of motor vehicle liability insurance" means the amount stated in the Certificate of Insurance as the limit of liability of the insurer with respect to liability claims, regardless of whether that limit is reduced by the payment of claims or otherwise; PROVIDED THAT in the event that an insurer's liability under a policy is reduced by operation of law to the statutory minimum limits in a jurisdiction because of a breach of the Policy, the statutory minimum limits are the limits of motor vehicle liability insurance in the Policy.
 - 1.9 "Policy" means the Policy to which this change form is attached.
 - 1.10 "same-sex partner" means either of two persons of the same-sex who have cohabited continuously for a period of not less than three years, or have cohabited in a relationship of some permanence if they are the natural or adoptive parents of a child.
 - 1.11 "spouse" means either of a man or woman who
 - (a) are married to each other;
 - (b) have together in good faith entered into a marriage; or
 - (c) are not married to each other and have cohabited continuously for a period of not less than three years, or have cohabited in a relationship of some permanence if they are the natural or adoptive parents of a child.
 - 1.12 "uninsured automobile" means an automobile with respect to which neither the owner nor driver thereof has applicable and collectible bodily injury liability and property damage liability insurance for its ownership, use or operation, but does not include an automobile owned by or registered in the name of the insured or his or her spouse or same-sex partners.
2. The definitions in section 1 apply as of the time of the happening of an accident for which indemnity is provided under this change form.

INSURING AGREEMENT

3. In consideration of a premium of \$ _____ or as stated in the Certificate of Insurance to which this change form is attached, the insurer shall indemnify an eligible claimant for the amount that he or she is legally entitled to recover from an inadequately insured motorist as compensatory damages in respect of bodily injury to or death of an insured person arising directly or indirectly from the use or operation of an automobile.

LIMIT OF COVERAGE UNDER THIS CHANGE FORM

4. The insurer's maximum liability under this change form, regardless of the number of eligible claimants or insured persons injured or killed or the number of automobiles insured under the Policy, is the amount by which the limit of family protection coverage exceeds the total of all limits of motor vehicle liability insurance, or bonds, or cash deposits, or other financial guarantees as required by law in lieu of such insurance, of the inadequately insured motorist and of any person jointly liable with that motorist.
5. Where this change form applies as excess, the insurer's maximum liability under this change form is the amount calculated under section 4 of this change form, less the amounts available to eligible claimants under any first loss insurance referred to in section 18 of this change form.

AMOUNT PAYABLE PER ELIGIBLE CLAIMANT

6. The amount payable to an eligible claimant under this change form shall be calculated by determining the amount of damages the eligible claimant is legally entitled to recover from the inadequately insured motorist, and deducting from that amount the aggregate of the amounts referred to in Section 7 of this change form, but in no event shall the insurer be obliged to pay an amount in excess of the limit of coverage as determined under Sections 4 and 5 of this change form.
7. The amount payable under this change form to an eligible claimant is excess to an amount received by the eligible claimant from any source, other than money payable on death under a policy of insurance, and is excess to amounts that were available to the eligible claimant from
- (a) the insurers of the inadequately insured motorist, and from bonds, cash deposits or other financial guarantees given on behalf of the inadequately insured motorist;
 - (b) the insurers of a person jointly liable with the inadequately insured motorist for the damages sustained by an insured person;
 - (c) the Société de l'assurance automobile du Québec;
 - (d) an unsatisfied judgment fund or similar plan in a jurisdiction other than Ontario, or which would have been payable by such fund or plan had this change form not been in effect;
 - (e) the uninsured automobile coverage of a motor vehicle liability policy;
 - (f) an automobile accident benefits plan applicable in the jurisdiction in which the accident occurred;
 - (g) a law or policy of insurance providing disability benefits or loss of income benefits or medical expense or rehabilitation benefits;
 - (h) any applicable Workers' Compensation Act or similar law of the jurisdiction in which the accident occurred;
 - (i) the family protection coverage of another motor vehicle liability policy.
8. If the insurer is presented with claims by more than one eligible claimant and the total amount payable to the eligible claimants exceeds the limit of the insurer's liability under sections 4 and 5 of this change form, the insurer shall pay to each eligible claimant a pro rata portion of the amount otherwise payable to each eligible claimant; and if payments are made to eligible claimants prior to the receipt of actual notice of any additional claim, the limits in sections 4 and 5 shall be the amount calculated under those sections less the amounts paid to the prior eligible claimants.

DETERMINATION OF THE AMOUNT RECOVERABLE

9. The amount that an eligible claimant is entitled to recover shall be determined in accordance with the procedures set forth for determination of the issues of quantum and liability under Section 5 of the Policy, "Uninsured Automobile Coverage".
10. In determining the amount that an eligible claimant is entitled to recover from the inadequately insured motorist, issues of quantum shall be decided in accordance with the law of Ontario, and issues of liability shall be decided in accordance with the law of the place where the accident occurred.
11. In determining any amounts that an eligible claimant is entitled to recover, no amount shall be included with respect to prejudgment interest which accumulated prior to notice as required by section 15 of this change form.
12. In determining any amount that an eligible claimant is entitled to recover, no amount shall be included with respect to punitive, exemplary, aggravated or other damages awarded in whole or in part because of the conduct of the inadequately insured motorist or the person jointly liable with him or her, unless these damages are for the purpose of compensating the eligible claimant for losses actually incurred.
13. In determining any amounts an eligible claimant is entitled to recover from an inadequately insured motorist, no amount shall be included with respect to costs.
14. For the purposes of this change form, the findings of a court with respect to issues of quantum or liability are not binding on the insurer unless the insurer was provided with a reasonable opportunity to participate in those proceedings as a party.

PROCEDURES

15. The following requirements are conditions precedent to the liability of the insurer to an eligible claimant under this change form:
- (a) the eligible claimant shall promptly give written notice, with all available particulars, of any accident involving injury to or death of an insured person and of any claim made on account of the accident;
 - (b) the eligible claimant shall, upon request, provide details of any policies of insurance other than life insurance to which the eligible claimant may have recourse;
 - (c) the eligible claimant and the insured person shall submit to examination under oath, and shall produce for examination at such reasonable place and time as is designated by the insurer or its representative, all relevant documents in their possession or control, and shall permit extracts and copies of them to be made.
16. Where an eligible claimant commences a legal action for damages for bodily injury or death against any other person owning or operating an automobile involved in the accident, a copy of the initiating process shall be delivered or sent by registered mail immediately to the chief agent or head office of the insurer in Ontario together with particulars of the insurance and loss.
17. Every action or proceeding against the insurer for recovery under this change form shall be commenced within 12 months of the date that the eligible claimant or his or her representative knew or ought to have known that the quantum of claims with respect to an insured person exceeded the minimum limits for motor vehicle liability insurance in the jurisdiction in which the accident occurred, but this requirement is not a bar to an action which is commenced within 2 years of the date of the accident.

MULTIPLE COVERAGES

18. The following rules apply where an eligible claimant is entitled to payment under family protection coverage under more than one policy:
- (a) (i) if he or she is an occupant of an automobile, such insurance on the automobile in which the eligible claimant is an occupant is first loss insurance and any other such insurance is excess;
 - (ii) if he or she is not an occupant of an automobile, such insurance in any policy in the name of the eligible claimant is first loss insurance and any other such insurance is excess.
 - (b) all applicable first loss family protection coverage shall be apportioned on a pro rata basis, but in no event shall the aggregate payment under all such insurances exceed the highest limit of coverage provided by any one of such first loss insurances,
 - (c) the applicable first loss insurance shall be exhausted before recourse is made to excess insurances,
 - (d) all applicable excess family protection coverage shall be similarly apportioned on a pro rata basis, but in no event shall the aggregate payment under all such insurances exceed the highest limit of coverage as defined in section 5 of this change form, which is provided by any one of such excess insurances.

ACCIDENTS IN THE PROVINCE OF QUEBEC

19. This change form does not apply to an accident occurring in the Province of Quebec for which compensation is payable under the **Automobile Insurance Act** (Quebec) or under an agreement referred to in that Act.

SUBROGATION

20. Where a claim is made under this change form, the insurer is subrogated to the rights of the eligible claimant by whom a claim is made, and may maintain an action in the name of that person against the inadequately insured motorist and the persons referred to in section 7 of this change form.

ASSIGNMENT OF RIGHTS OF ACTION

21. Where a payment is made under this change form, the insurer is entitled to receive from the eligible claimant an assignment of all rights of action, whether judgment is obtained or not, and the eligible claimant undertakes to cooperate with the insurer, except in a pecuniary way, in the pursuit of any subrogated action or any right of action so assigned.

MISCELLANEOUS

22. If more than one automobile is insured under this Policy, this change form shall apply only to the automobile(s) described as automobile(s) number ____ in the schedule of automobiles attached to and forming part of this Policy, or as stated in the Certificate of Insurance. If this change form is designated with respect to more than one automobile, coverages shall be construed as if provided by separate policies of insurance with respect to each automobile to which this change form applies, subject to the provisions of section 18 of this change form.

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



GENERAL INSURANCE COMPANY

**OPCF 47
AGREEMENT NOT TO RELY ON SABS PRIORITY OF PAYMENT RULES**

Issued to	Policy Number	Effective Date Month Day Year
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1. Purpose of This Endorsement

This endorsement is part of your policy. It has been made because persons who are entitled to receive optional statutory accident benefits under this policy may, by the priority of payment rules in Section 268 of the *Insurance Act*, be required to claim under another policy that does not provide them with the optional statutory accident benefits that have been purchased under this policy. This endorsement allows these persons to claim Statutory Accident Benefits (SABS) under this policy including the optional statutory accident benefits provided by this policy, provided they do not make a claim for SABS under another policy.

2. What We Agree To

If optional statutory accident benefits are purchased and are applicable to a person under this policy, and the person claims SABS under this policy as a result of an accident and agrees not to make a claim for SABS under another policy, we agree that we will not deny the claim, for both mandatory and optional statutory accident benefits coverage purchased on the basis that the priority of payment rules in Section 268 of the *Insurance Act* may require that the person claim SABS under another insurance policy.

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

Echelon 67093 (11/96)