

**S.E.F. NO. 60**  
**LEGAL LIABILITY FOR DAMAGE TO NON-OWNED AUTOMOBILE ENDORSEMENT**  
 (for attachment only to a Driver's Policy S.P.F. No. 2)

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

**SECTION B – LEGAL LIABILITY FOR DAMAGE TO NON-OWNED AUTOMOBILE**

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

- Subsection 1 – ALL PERILS – from all perils;**  
**Subsection 2 – COLLISION OR UPSET – caused by collision with another object or by upset;**  
**Subsection 3 – COMPREHENSIVE – from any peril other than by collision with another object or by upset;**

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

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

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

**DEDUCTIBLE CLAUSE**

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

**TWO OR MORE AUTOMOBILES**

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

**EXCLUSIONS**

The Insurer shall not be liable

- (1) under any subsection hereof for loss or damage
  - (a) to tires or consisting of or caused by mechanical fracture or breakdown of any part of an automobile or by rusting, corrosion, wear and tear, freezing or explosion within the combustion chamber, unless the loss or damage is coincident with other loss or damage covered by such subsection or is caused by fire, theft or malicious mischief covered by such subsection; or
  - (b) to any automobile while being used by the Insured without the consent of the owner thereof; or
  - (c) caused directly or indirectly by contamination by radioactive material; or
  - (d) to contents of trailers or to rugs or robes; or
  - (e) to tapes and equipment for use with a tape recorder when detached therefrom; or
  - (f) caused directly or indirectly by bombardment, invasion, civil war, insurrection, rebellion, revolution, military or usurped power, or by the operation of armed forces while engaged in hostilities whether war be declared or not; or
  - (g) for any amount in excess of the limit stated in the applicable subsection hereof and expenditures provided for in the Additional Agreements of the policy to which this endorsement is attached; or
- (2) under subsections 3 (Comprehensive), 4 (Specified Perils) for a collision loss or damage occurring after theft by any person or persons residing in the same dwelling premises as the Insured, or by any employee of the Insured engaged in the operation, maintenance or repair of the automobile whether the theft occurs during the hours of such service or employment or not unless the policy provides insurance under subsections 1 or 2.

**ADDITIONAL AGREEMENTS**

The Insurer further agrees:

- (1) Upon receipt of notice of loss or damage caused to property, to serve the Insured by such investigation thereof, or by such negotiations with the claimant, or by such settlement of any resulting claims, as may be deemed expedient by the Insurer; and
- (2) To defend in the name and on behalf of the Insured and at the cost of the Insurer any civil action which may at any time be brought against the Insured on account of such loss or damage; and
- (3) To pay all costs taxed against the Insured in any civil action defended by the Insurer and any interest accruing after entry of judgment upon that part of the judgment which is within the limit of the Insurer's liability; and
- (4) To pay general average, salvage and fire department charges and customs duties of Canada or of the United States of America for which the Insured is legally liable.

THIS ENDORSEMENT CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE

INSURING AGREEMENTS		PERILS	LIMITS AND AMOUNTS		PREMIUM	
LEGAL LIABILITY FOR LOSS OF OR DAMAGE TO NON-OWNED AUTOMOBILE	SUB. SEC. 1.	ALL PERILS	AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM EXCEPT FOR LOSS OR DAMAGE BY FIRE OR LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE.	LIMIT		
	2.	COLLISION OR UPSET			\$	\$
	3.	COMPREHENSIVE (EXCLUDING COLLISION OR UPSET)			\$	\$
	4.	SPECIFIED PERILS (EXCLUDING COLLISION OR UPSET)			\$	\$
	<b>TOTAL PREMIUM</b>				\$	

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

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

Issued to \_\_\_\_\_

This endorsement shall be effective from \_\_\_\_\_, 12.01 a.m. Standard time.