

YOUR AUTOMOBILE INSURANCE

YOUR POLICY NUMBER: 6D743991

EFFECTIVE FROM **2023-05-28** TO **2024-05-28**

LU GUANGYIN 5380 RUE BOISJOLI SAINT-HUBERT QC J3Y 6H7 THANK YOU FOR TRUSTING US WITH YOUR AUTO INSURANCE



We are pleased to enclose your auto renewal insurance policy.

Our goal is to ensure your total satisfaction. We make every effort to bring you competitive coverage and rates that meet your needs along with top-notch service, both online and over the phone.

Please take a few minutes to review your policy information to ensure its accuracy. For a summary of your discounts and savings, please refer to section 7 of the declaration page of your auto insurance policy.

To help reduce your insurance costs, you may want to consider increasing your deductibles. In the event of a claim, a deductible is the portion you may be required to pay. It's important to choose a deductible that you can afford that will not put a strain on your finances.

If you wish to make any changes, we invite you to contact one of our damage insurance agents or take advantage of our Online Services.

We look forward to serving you for many years to come.

The Designations Insurance Team

SERVING YOU IS A PLEASURE!

Thanks to Online Services, also available in our mobile app, you can:

- View or modify your insurance file
- Add a driver or vehicle
- Store a vehicle or change your storage dates
- File a claim and more!







6300 boul. Guillaume-Couture, Levis QC G6V 6P9



YOUR AUTOMOBILE INSURANCE

DESJARDINS INSURANCE OFFERS 24/7 CLAIMS SERVICE – WE TAKE CARE OF EVERYTHING FOR YOU



We know how stressful an accident or a loss can be. You can count on us to act fast. We'll put your mind at ease and support you every step of the way until your claim is settled.

Damage to your vehicle?

You can now file your auto insurance claim online!

Visit our website to learn more about the steps involved in filing a claim for:

- Auto glass breakage
- Accident with collision
- · Fire, theft or vandalism
- · Natural disaster (e.g., windstorm, hail)
- · Incident involving your civil liability
- Other incident resulting in damage to your vehicle (e.g., a tree falls on your vehicle)



desjardinsgeneralinsurance.com/claims

DESJARDINS LEGAL ASSISTANCE – INCLUDED FREE OF CHARGE



This service is available when you bundle your home and auto insurance with us. Thanks again!

Speak to a Desjardins Legal Assistance lawyer and get your legal questions answered. This service is free and covers all areas of law, except criminal and tax law.

1-888-875-7748

Monday to Friday: 9 a.m. to 8 p.m. Saturday: 9 a.m. to 5 p.m. (except holidays)

COMPLAINT PROCESS

A summary of our complaint process and dispute resolution policy is available on our website at :

www.desjardinsgeneralinsurance.com/contact-information/complaints-process.

You can also obtain it by calling our Client Complaint Management Centre at 1-866-835-8975

TOWING AND REPAIRS



WHERE SHOULD YOU GET YOUR CAR TOWED?

In the event of an accident, we will have your vehicle towed to the nearest garage of your choice or one recommended by us. Towing expenses will be reimbursed provided your claim is covered.

4 GOOD REASONS TO CHOOSE ONE OF OUR CERTIFIED REPAIR SHOPS

You have the option of choosing your own repair shop. However we can also recommend a number of certified quality repair shops where you can expect:

- 1. Quality service that meets our standards.
- 2. A full guarantee on parts and labour for as long as you own your vehicle.
- Your vehicle will be returned to you much faster because our customers receive priority treatment.
- Reduced repair costs, which helps to keep our claims costs and premiums down.

TAKE CARE OF YOUR WINDSHIELD

A chip-free windshield helps keep you safe on the road.

Chipped windshield? Take care of it!

If you have glass breakage coverage, you won't pay for glass repairs. It's quick, easy and will help keep your windshield in good condition. You don't even need to call us! Just go to your nearest VitroPlus, Docteur du Pare-Brise, Lebeau, DURO or one of our other certified shops and show them your insurance card. They will take care of the rest.



To find a recommended provider, body shop or auto glass facility, use the search tool on our website.

YOUR RIGHTS REGARDINS YOUR PERSONAL INFORMATION

Respecting your privacy is our priority. For more information on our practices, go to

desjardins.com/ca/privacy/insurance-privacy-code/index.jsp. You can access your file, make any changes or corrections or, if you have a complaint, write to our Client Complaint Management Centre, Desjardins General Insurance Inc., 6300 boulevard Guillaume-Couture, Lévis QC G6V 6P9.

If you are not satisfied with the response received, please write to the Chief Privacy Officer at: 100, rue des Commandeurs, LEV-100-6e, Lévis QC G6V 7N5 or by email: cpo@desjardins.com.





Notice date: 2023-04-04 12:57

Billing Account Number: 5191737

Method of payment: In full upon receipt of Invoice

Amount due on 2023-05-28: \$1,220.80

For Policy Number: 6D743991

LU GUANGYIN 5380 RUE BOISJOLI SAINT-HUBERT QC J3Y 6H7

Please detach and return this portion with your payment (instructions on the back). - Thank you

Organization number: SIPC-145



Keep this portion for your files.

Transactions	Effective Date	Amount	Tax	Total
Renewal of Auto Policy 6D743991	2023-05-28	\$1,120.00	\$100.80	\$1,220.80

Billing Account Details following the above Transactions

Policy Number	Description *	Policy effective from **	Amount ***	Due Date
6D743991	Auto	2023-05-28 to 2024-05-28	\$1,220.80	2023-05-28

- * For complete details, refer to your insurance documents.
- ** Effective as of 12:01 am local time at the postal address stated herein.
- *** The amount(s) are for information only, including taxes (if applicable).

Important Messages

Got a Desjardins Access Card? If so, you can change your payment method on AccesD. Otherwise, use our Online Client Services at www.desjardinsgeneralinsurance.com.

If you have a Desjardins rewards credit card, you can use your BONUSDOLLARS to pay all or part of your insurance premium. Log in to AccèsD (desjardins.com/en/accesd). On the Overview page, select the card linked to the BONUSDOLLARS you want to redeem. In the menu on the right, click BONUSDOLLARS. On the next page, in the middle of the screen, click Redeem BONUSDOLLARS. If you prefer to speak to someone, call Desjardins Card Services at 1-800-363-3380.

Reminder: This invoice is payable in full on the date indicated.

HOW TO PAY YOUR BILL

By an electronic payment system through any participating financial institution

Register **Desjardins General Insurance Inc.** as a payee at your financial institution's website. Use your **POLICY OR BILLING ACCOUNT NUMBER** as your account/reference number.

- 2 At a caisse or at a Desjardins ATM
- 3 By AccèsD
- 4 By mail

Please make your cheque payable to Desjardins General Insurance inc. and indicate your policy number on the front. **Do not send cash.** Enclose your cheque and this detachable portion in the envelope provided.

Address: Desjardins General Insurance Inc.

Billing Services

6300, boul. Guillaume-Couture, P.O.

Box 3500

Lévis (Québec) G6V 6P9

IMPORTANT INFORMATION

Taxes Auto insurance: 9%*
Home insurance: 9%
Business insurance: 9%

* Excluding, if any, the portion of the premium Q.E.F. No 34 Accident benefits endorsement

6 No worries, no fuss Opt for payment by preauthorized debit

Preauthorized debits are a fast and efficient way to make your insurance payments. No more cheques to write, no more stamps to buy and you don't have to go out of your way to make your payments. It's all done automatically through the financial institution of your choice.

You can also modify your payment method anywhere and anytime with our online services at desjardinsgeneralinsurance.com/online

Unpaid amounts

If a payment cannot be made due to insufficient funds, fees will be added to the unpaid amount. As legislated, we reserve the right to cancel your policy if the payment agreement is not respected.

Questions?

Contact our Billing Services from Monday to Friday from 8 a.m. to 8 p.m. and on Saturday from 8 a.m. to 4 p.m. at 1-888-277-8726.

Certain terms and conditions apply to each method of payment.



2023-04-04

Your policy number: 6D743991

IMPORTANT NOTICE

Changes to our Privacy Policy

SUMMARY OF CHANGES

We are always working on implementing industry best practices for the protection of personal information therefore, have updated our Privacy Policy.

What does it mean?

In order to be more transparent, we have clarified our privacy practices, including the purposes (reasons) for which we must collect, use and share your personal information and the personal information of any person who may be insured under your insurance policy.

By renewing your insurance policy, you agree to the processing of this personal information in accordance with applicable regulations and our Privacy Policy.

This consent remains in effect for as long as you have a business relationship with us.

For more information:

A summary of our Privacy Policy can be found on the back of this notice.

To view the full version of our Privacy Policy, visit desjardins.com/ca/privacy.

Our privacy policy in summary

The way we handle your personal information is based on 4 key principles

Getting your consent

We ask for your consent before collecting, using or disclosing your personal information.

Collecting only what's necessary

We collect only the information necessary to serve you every day and provide you with products and services, and to meet our legal obligations.

Protecting the security and confidentiality of your information

We make sure the personal information we collect is stored in a secure and confidential manner at all times.

Being transparent about our practices

We're completely transparent about how we handle your personal information—for example, we clearly explain why we need to collect it.

> Your rights when it comes to your information

You can see the personal information we have about you. You can ask us to correct the information if there are any errors. You must inform us of any changes (like a change of address).

What information do we collect?

The information we collect depends on the product or service requested, or our legal obligations.

We store your information in a secure and confidential manner using rigorous physical, technological and administrative measures.

Our employees and consultants only have access to the personal information they need to perform their duties.

How do we collect your information?

- · Directly from you (like when you speak with an advisor or fill out a form)
- When you use our products and services (like websites or accounts)
- From other sources (like credit agencies)

Why do we collect your information?

- To serve you every day and provide you with products and services (for example, to assess your eligibility for a requested product)
- To meet our legal obligations (such as preventing cyber threats and fraud)

Who can your information be disclosed to?

We can disclose your information to a limited number of organizations to serve you on a daily basis, or to meet our legal obligations (for example, our suppliers).

We ensure that these people and organizations keep your information confidential and secure.

To view the full policy, visit desjardins.com/ca/privacy.



Quebec Automobile Insurance Policy Q.P.F. No. 1 (Owner's Form)

Desjardins General Insurance Inc.

Page 1 of 3

Policy Number: 6D743991 Your Renewal

DECLARATIONS

Item 1 – Name and address of the named insured

Named insured(s): GUANGYIN LU 5380 rue boisjoli saint-hubert QC J3Y 6H7

Item 2 – Contract period

Policy effective from 2023-05-28* to 2024-05-28* exclusively

Year Month Day Year Month Day

Item 3 – Particulars of the described vehicle(s)

Registered Owner

GUANGYIN LU

Year

2020

Make and Model
SUBARU OUTBACK 2.5I /LTD/PR/PZ/TOUR TI
Identification Number
4S4BTDDC8L3187885

Date Purchased (M-Y)
01-2020

Condition
New

Item 4 - Coverages / Perils

The perils covered by the insurance contract are those for which an amount of insurance, a deductible or an insurance premium is shown in the table hereof. Coverage is subject to the conditions set out in the insurance contract.

Section A - Civil liability

Property damage or bodily injury to another person

Section B - Damage to insured vehicles

Protection 1 - "All perils"

Protection 2 - Collision and upset

Protection 3 - All perils other than collision or upset

venicle 1				
Insurance premium \$	Premium for Occ. Driver under 25 years \$			
618				
Insurance premium \$	Premium for Occ. Driver under 25 years \$			
Included				
365				
137				
	Insurance premium \$ Included			

Vabiala 4

Endorsements

Veh.	QEF N°	Description	Amount of insurance \$	Insurance premium \$
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ENDORSEMENTS APPLICABLE TO VEHICLE

 The Trouble-Free Option is applicable to this vehicle. It includes endorsements 20a, 27, 34 and 41 Included

Value Carix Chief Executive Officer

Produced on: 2023-04-04

^{*} at 12:01 A.M. standard time at the address of the named insured



Quebec Automobile Insurance Policy Q.P.F. No. 1 (Owner's Form)

Desjardins General Insurance Inc.

Page 2 of 3

Policy Number: 6D743991 Your Renewal

DECLARATIONS

Endorsements (cont'd)

Veh.	QEF N°	Description	Amount of insurance \$	Insurance premium \$
1	20a	Travel costs (broad form) (Section B)		Included
		Maximum per loss:		
		- Travel costs	3,000	
		- Additional costs covered during a trip	1,500	
1	41	Change to deductibles (Section B) -		
		Waiver of deductible in the event of a hit-and-run or a total loss		
		ENDORSEMENTS APPLICABLE TO THE POLICY		
-	27	Civil liability resulting from damage caused to vehicles of which named insured is not owner		Included
		(including vehicles provided by an employer) (Section A)		
		Amount of insurance per loss:		
		- Rented (short term) or borrowed vehicles	100,000	
		- Vehicles provided by an employer	500	
		Deductible per loss: Protection 2 - \$250 / Protection 3 - \$50		
		The insuring agreement applies to private passenger vehicles, trailers and camping trailers		
-	34	Accident benefits insurance		Included
		Division 1		
		- Subdivision A and B - Death benefits and Dismemberment benefits -		
		Principal sum:	15,000	
		- Subdivision C - Reimbursement of medical expenses - Maximum :	2,000	
		Division 2		
		- Total disability benefits	Excluded	

Insurance premium summary

Insurance premium \$

Premium for vehicle 1 1,120

Total premium for the policy (Tax excluded)

1,120

Due date for payment of insurance premiums: According to payment option agreed upon with insurer

Item 6 – Important statements for analyzing the risk

Drivers information

Date o		N#/E	Vehicle N° *		
Driver Name	er Name Birth M/F 1	1			
GUANGYIN LU	1975-10-01	М	Р		

^{*}P: Principal driver O: Occasional driver

Use of the vehicle

Veh. Description

1 Pleasure and Business (If applicable)

Value Carix Chief Executive Officer

Produced on: 2023-04-04



Quebec Automobile Insurance Policy Q.P.F. No. 1 (Owner's Form)

Desjardins General Insurance Inc.

Page 3 of 3

Policy Number: 6D743991 Your Renewal

DECLARATIONS

Item 7 – Information for the named insured

Discount(s) and Advantage(s)

Veh.	Discount applied	Description	
		Applicable to the vehicle	
1	19%	Ajusto discount	
1	V	ulti-line - You get the Trouble-Free Option free of charge because you insure your home with us	
1	V	A premium reduction was applied because you have a tracking system	
1	V	Good driving record - The premium reflects the fact that the principal driver has no at-fault accidents with a passenger vehicle	
		Applicable to the policy	
	V	Multi-line - You get Legal Assistance free of charge because you insure your home with us	

This contract is subject to An Act respecting Insurance, R. S. Q. chapter A-32

NOTICE

We wish to inform you that, in accordance with Article 179.2 of the Automobile Insurance Act, the rate for issuing this automobile insurance policy or for adding a driver to the existing policy has been set by taking into account information obtained from the Fichier central des sinistres automobiles of the Autorité des marchés financiers, in accordance with Article 179.1 of the same Act. If, however, we were unable to obtain this information at the time of the transaction in question, and we obtain it subsequently, we will notify you if the rate of your insurance policy must be adjusted, or if your policy must be terminated, as provided in the terms and conditions of your policy. In accordance with Article 177 of the Automobile Insurance Act, the data and information concerning accidents in which you, and the drivers of your vehicle, have been involved will be transmitted by us and the third-party insurer to the Fichier central des sinistres automobiles of the Autorité des marchés financiers and, where such is the case, to other automobile insurers. You, and these drivers, have rights of access and correction pursuant to the Act respecting Access to documents held by public bodies and the Protection of personal information.

CHOIX DE LANGUE (CHARTE DE LA LANGUE FRANÇAISE)

Applicable uniquement aux clients ayant conclu un nouveau contrat à compter du 1er juin 2023 :

Vous reconnaissez que vous avez reçu la version française de ce contrat et que vous demandez expressément de conclure ce contrat en langue anglaise.

Vous demandez également expressément que les documents relatifs au présent contrat soient rédigés exclusivement en anglais.

LANGUAGE OF CHOICE (CHARTER OF THE FRENCH LANGUAGE)

Applicable only to clients who entered into a new contract as of June 1, 2023:

You acknowledge that you were provided with the French version of this contract and that you expressly request to enter into this contract in the English language.

You also expressly request that the documents relating to this contract be drawn up exclusively in English.

CONVICTIONS

We would like to inform you that, provided we have received prior verbal consent from the driver(s) concerned, declarations made with respect to demerit points, penalties for Criminal Code convictions and the validity of the driver's licence have been verified or could be verified for accuracy with the Société de l'assurance automobile du Québec (SAAQ). Furthermore, when this policy is renewed, the accuracy of the information provided may be verified once again with the SAAQ.

REMUNERATION AND EXCLUSIVITY OF THE DAMAGE INSURANCE AGENT

Our damage insurance agents offer Desjardins General Insurance Inc. products only. They receive remuneration in the form of a fixed salary.

The damage insurance agents of a firm affiliated with Desjardins General Insurance Inc. offer Desjardins General Insurance Inc. products only. They receive remuneration in the form of commissions.

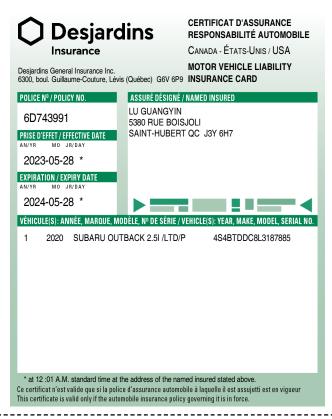
Desjardins General Insurance Inc.

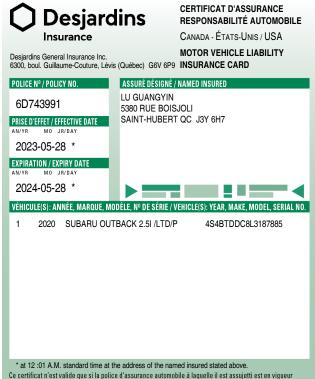
6300, boul. Guillaume-Couture, Lévis (Québec) G6V 6P9

Value (aric Chief Executive Officer

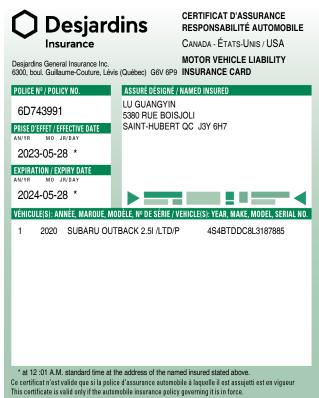
Produced on: 2023-04-04

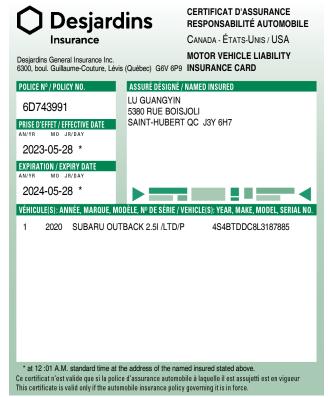
INSURANCE CARD





This certificate is valid only if the automobile insurance policy governing it is in force





	desjardinsgeneralinsurance.com/online or Download our mobile app Desjardins Insurance HOME-AUTO				
1-888-277-8726 1-88		CLAIMS 1-888-776-8343 or claim online			
	Monday to Friday 8:00 a.m. to 8:00 p.m. Saturday 8:00 a.m. to 8:00 p.m.	24/7 Anywhere in Canada and the U.S.			
D'	TTY Line - Use your telephone relay service				

VÉHICULE LOUÉ / EMPRUNTÉ

Si vous louez (à court terme) ou empruntez une voiture de tourisme, une remorque ou une roulotte, vous bénéficiez des garanties suivantes.

- Responsabilité civile : 1 000 000 \$
- F.A.Q. N° 27 Montant d'assurance pour les dommages au véhicule : 100 000 \$ par sinistre*
- Risques de collision et de renversement : franchise de 250 \$
- Tous les risques sauf collision ou renversement : franchise de 50 \$

Le contrat d'assurance ue 30 § Le contrat d'assurance automobile auquel réfère le présent certificat comporte une garantie pour la responsabilité civile, ainsi que le F.A.Q. N° 27 qui couvre les dommages causés à une voiture de tourisme, une remorque ou une roulotte dont l'assuré désigné et toute personne ayant le même domicile n'est pas propriétaire. Ces garanties sont assutiets aux dispositions et conditions de la police d'assurance F.P.Q. N° 1 et du formulaire d'avenant F.A.Q. N° 27 émis par Desjardins Assurances générales inc.

* Une limitation s'applique pour les véhicules fournis par un employeur; celle-ci est mentionnée au F.A.Q. N° 27 aux Conditions particulières.

RENTED/BORROWED VEHICLE

If you rent (for a short period) or borrow a **private passenger vehicle**, **trailer or camping trailer**, the following coverages will apply:

- Civil liability: \$1,000,000
- Q.E.F. No. 27 Amount of insurance for vehicle damage: \$100,000 per loss*
- · Collision and upset: \$250 deductible
- All perils other than collision or upset: \$50 deductible

The automobile insurance contract to which this certificate applies includes civil liability coverage and Q.E.F. No. 27, which covers damage to a private passenger vehicle, trailer or camping trailer that is not owned by the named insured or anyone whose domicile is the same as that of the named insured. These coverages are subject to the terms and conditions of the Q.P.F. No. 1 insurance policy and Endorsement Q.E.F. No. 27 issued by Desiardins General Insurance Inc.

* A limit applies to vehicles provided by an employer; this limit is specified under Q.E.F. No. 27 in the Declarations.

	desjardinsgeneralinsurance.com/online or Download our mobile app Desjardins Insurance HOME-AUTO				
ر	INSURANCE AND PAYMENT 1-888-277-8726	CLAIMS 1-888-776-8343 or claim online			
	Monday to Friday 8:00 a.m. to 8:00 p.m. Saturday 8:00 a.m. to 8:00 p.m.	24/7 Anywhere in Canada and the U.S.			
2	TTY Line - Use your	telephone relay service			

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suivantes :

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- Risques de collision et de renversement : franchise de 250 \$
- Tous les risques sauf collision ou renversement : franchise de 50 \$

Le contrat d'assurance automobile auquel réfère le présent certificat comporte une garantie pour la responsabilité civile, ainsi que le F.A.Q. N° 27 qui couvre les dommages causés à une volture de tourisme, une remorque ou une roulotte dont l'assuré désigné et toute personne ayant le même domicile n'est pas propriétaire. Ces garanties sont assujetties aux dispositions et conditions de la police d'assurance F.P.Q. N° 1 et du formulaire d'avenant F.A.Q. N° 27 émis par Desjardins Assurances générales inc.

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* A limit applies to vehicles provided by an employer; this limit is specified under Q.E.F. No. 27 in the Declarations.

S	desjardinsgeneralinsurance.com/online or Download our mobile app Desjardins Insurance HOME-AUTO				
C	INSURANCE AND PAYMENT 1-888-277-8726	CLAIMS 1-888-776-8343 or claim online			
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2	TTY Line - Use your telephone relay service				

VÉHICULE LOUÉ / EMPRUNTÉ

Si vous louez (à court terme) ou empruntez une voiture de tourisme, une remorque ou une roulotte, vous bénéficiez des garanties suivantes:

- Responsabilité civile : 1 000 000 \$
- F.A.Q. N° 27 Montant d'assurance pour les dommages au véhicule : 100 000 \$ par cinietre*
- Risques de collision et de renversement : franchise de 250 \$
- Tous les risques sauf collision ou renversement : franchise de 50 \$

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RENTED/BORROWED VEHICLE

If you rent (for a short period) or borrow a **pri- vate passenger vehicle**, **trailer or camping trailer**. the following coverages will apply:

- Civil liability: \$1,000,000
- Q.E.F. No. 27 Amount of insurance for vehicle damage: \$100,000 per loss*
- Collision and upset: \$250 deductible
- All perils other than collision or upset: \$50 deductible

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- Risques de collision et de renversement : franchise de 250 \$
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*Une limitation s'applique pour les véhicules fournis par un employeur; celle-ci est mentionnée au F.A.Q. N° 27 aux Conditions particulières.

RENTED/BORROWED VEHICLE

If you rent (for a short period) or borrow a **private passenger vehicle**, **trailer or camping trailer**, the following coverages will apply:

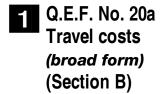
- Civil liability: \$1,000,000
 Q.F.F. No. 27 Amount of insurance for
- vehicle damage: \$100,000 per loss*
- Collision and upset: \$250 deductible
- All perils other than collision or upset: \$50 deductible

The automobile insurance contract to which this certificate applies includes civil liability coverage and Q.E.F. No. 27, which covers damage to a private passenger vehicle, trailer or camping trailer that is not owned by the named insured or anyone whose domicile is the same as that of the named insured. These coverages are subject to the terms and conditions of the Q.P.F. No. 1 insurance policy and Endorsement Q.E.F. No. 27 issued by Desiardins General Insurance Inc.

* A limit applies to vehicles provided by an employer; this limit is specified under Q.E.F. No. 27 in the Declarations.

Trouble-Free Option®

In consideration of the **insurance premium** specified in the "*Declarations*" for the Trouble-Free Option[®], the following **endorsements** are granted:



Specified vehicle

This **endorsement** will apply only to the **described vehicle** for which this endorsement heading is entered in the "*Declarations*."

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

- · public transportation;
- leasing of a temporary replacement vehicle:
- · taxicab fares.

Upon submission of receipts, payment for the above expenses will be made up to the maximum amount for travel expenses specified in the "Declarations." This amount represents the maximum amount payable per loss for each insured vehicle.

That amount cannot be less than the amounts that were 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 vehicles:

- 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 the maximum amount for additional costs during a trip specified in the "Declarations."

- (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;
 - 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)

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 specified under Q.E.F. No. 27 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 solely to:

- the persons named in the "Declarations" as principal operators or occasional drivers;
- 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

- The insured person must have the care, custody or control of the vehicle or its equipment and accessories.
- 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 entered specifically under Q.E.F. No. 27 in the "Declarations."

Clarifications

- 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.
- The amount of insurance specified for Q.E.F.
 No. 27 in the "Declarations" will apply per
 loss, plus expenses, costs and interest arising
 from a lawsuit.
- 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:
 - 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

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

 The motor vehicle must have been the direct cause of bodily injury, independently of any other cause.

- Benefits are payable per accident and per insured person. If there are several insured vehicles under the insurance contract, benefits may not be combined.
- 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 entered specifically for this **endorsement** in the "*Declarations*."

Description of divisions

<u>Division 1</u> – Death and dismemberment benefits and reimbursement of medical expenses

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: 10% 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 in 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:

- For an arm: complete severance above the elbow.
- For an 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.

$\frac{Subdivision \ C}{expenses} \ - \ Reimbursement \ of \ medical$

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

- 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.
- 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:

Money value of all occupations and employments

Total benefits payable for the disability under all insurance policies

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.

<u>Subdivisions B and C, and Division 2</u> — 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*.

<u>Subdivisions B and C, and Division 2</u> – 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.

<u>Subdivisions B et C</u> – Dismemberment benefits and reimbursement of medical expenses

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)

Specified vehicle

This **endorsement** will apply only to the **described vehicle** for which this endorsement heading is entered in the "*Declarations*."

Endorsement description

This **endorsement** makes the following changes to the **deductible** amounts under Section B, specified in Item 4 of the "*Declarations*."

 Waiver of deductible in the event of a hit-and-run

If the loss of or **damage** to the specified vehicle results from a collision with another motor vehicle whose owner or driver is at fault and cannot be identified (hit-and-run), the **insurer** shall settle the claim without applying the **deductible** specified in the "*Declarations*", <u>provided</u> the specified vehicle is insured, at the time of the **loss**, for the peril that caused the loss or **damage**.

Waiver of deductible in the event of a total loss

If the loss of or **damage** to the specified vehicle results in a total or constructive total loss of the specified vehicle, and results from a **loss** for which coverage is provided under this contract, the **insurer** shall settle the claim without applying the **deductible** specified in the "Declarations."

Q.E.F. No. 20a Travel costs (broad form) (Section B)

Specified vehicle

This **endorsement** will apply only to the **described vehicle** for which this endorsement heading is entered in the "*Declarations*."

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

- public transportation;
- leasing of a temporary replacement vehicle;
- · taxicab fares.

Upon submission of receipts, payment for the above expenses will be made up to the maximum amount for travel expenses specified in the "*Declarations*". This amount represents the maximum amount payable per **loss** for each insured vehicle.

That amount cannot be less than the amounts that were 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 vehicles:

 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 the maximum amount for additional costs during a trip specified in the "Declarations."

- (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."

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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)

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 specified under Q.E.F. No. 27 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 solely to:

- the persons named in the "Declarations" as principal operators or occasional drivers;
- 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

- The insured person must have the care, custody or control of the vehicle or its equipment and accessories.
- 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 entered specifically under Q.E.F. No. 27 in the "Declarations."

Clarifications

- 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.
- The amount of insurance specified for Q.E.F. No. 27 in the "Declarations" 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:
 - was engaged in a garage business at the time of the loss; or
 - failed to comply with the insurance contract.

Q.E.F. No. 34 Accident benefits insurance

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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

- The motor vehicle must have been the direct cause of bodily injury, independently of any other cause.
- Benefits are payable per accident and per insured person. If there are several insured vehicles under the insurance contract, benefits may not be combined.
- 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 entered specifically for this **endorsement** in the "Declarations."

Description of divisions

<u>Division 1</u> – Death and dismemberment benefits and reimbursement of medical expenses

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: 50% of the principal sum, plus 10% of the principal sum per dependent child upon the death of the spouse.

 If a dependent child dies: 10% 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 in 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:

- For an arm: complete severance above the elbow.
- For an 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.

$\underline{Subdivision~C}~-~Reimbursement~of~medical~expenses$

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

- 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.
- 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:

Money value of all occupations and employments

Total benefits payable for the disability under all insurance policies

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.

<u>Subdivisions B and C, and Division 2</u> – 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 fulfit

- 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*.

<u>Subdivisions B and C, and Division 2</u> – 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.

<u>Subdivisions B and C</u> – Dismemberment benefits and reimbursement of medical expenses

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).

Q.E.F. No. 41 935 231 (2014-03)

Q.E.F. No. 41 Change to deductibles (Section B)

Specified vehicle

This **endorsement** will apply only to the **described vehicle** for which this **endorsement** heading is entered in the "*Declarations*".

Endorsement description

This **endorsement** makes the following changes to the **deductible** amounts under Section B, specified in item 4 of the "*Declarations*".

Waiver of deductible in the event of a hit-and-run

If the loss of or damage to the specified vehicle results from a collision with another motor vehicle whose owner or driver is at fault and cannot be identified (hit-and-run), the insurer shall settle the claim without applying the deductible specified in the "Declarations", provided the specified vehicle is insured, at the time of the loss, for the peril that caused the loss or damage.

Waiver of deductible in the event of a total Loss

If the loss of or damage to the specified vehicle results in a total or constructive total loss of the specified vehicle, and results from a loss for which coverage is provided under this contract, the insurer shall settle the claim without applying the deductible specified in the "Declarations".