

N.S.E.F. No. 22
DAMAGE TO PROPERTY OF PASSENGERS ENDORSEMENT

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| INSURER: | Attached to and forming part of Policy No.: |
| INSURED: | This endorsement shall be effective from: <div style="float: right; margin-top: 5px;"> <input type="checkbox"/> AM _____ <input type="checkbox"/> PM _____ Local Time </div> <div style="clear: both;"></div> <div style="text-align: center; margin-top: 5px;"> _____ YYYY MM DD </div> |

In consideration of a premium of \$ _____ or as stated in the Certificate of Automobile Insurance, Section A "Third Party Liability Coverage" of the Policy is extended to indemnify the Insured for loss or damage, and in the same manner and to the same extent as if named as the insured, every other person who with the insured's consent personally drives the automobile, against the liability imposed by law upon the insured, or upon such other person, resulting from accidental damage to the property of passengers while such property is being carried in or upon the automobile described in the Policy, except to the extent that coverage under Section A.1, "Direct Compensation – Property Damage" applies. The Insurer shall not be liable under this endorsement for any amount in excess of \$ _____ (Exclusive of Costs and Post Judgement Interest) for any one accident.

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 _____ of the schedule of automobiles attached to and forming part of this Policy.

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.