

**N.S.E.F. No. 82**  
**LEGAL LIABILITY FOR DAMAGE TO NON-OWNED AUTOMOBILE ENDORSEMENT**  
**(For attachment only to a Garage Automobile Policy – N.S.P.F. No. 4)**

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

In consideration of the premium stated in this endorsement, the Insurer agrees:

- (a) where the Insured is an individual or individuals, to indemnify the Insured and his or her spouse or Common Law partner and all drivers listed in the Policy,
- (b) where the Insured is a corporation, unincorporated association, sole proprietorship, partnership or other entity, to indemnify all individuals named below and the spouse or Common Law partner of each,

against the liability imposed by law or assumed under any written agreement for loss or damage arising from the care, custody or control of any non-owned automobile including its equipment and resulting from loss or damage caused by a peril for which a premium is specified below or as stated in the Policy.

Name	Relationship to Insured

INSURING AGREEMENTS	PERILS	Deductible	Premium
SECTION C LOSS OF OR DAMAGE TO NON-OWNED AUTOMOBILES	SUB-SEC 1. All perils	\$	<b>A deductible applies on each claim, except for loss or damage caused by fire, lightning or by theft of the entire automobile.</b>
	2. Collision or upset	\$	
	3. Comprehensive	\$	
	4. Specified perils	\$	
<b>Total Premium</b>			<b>\$</b>

Provided that:

1. The perils for which indemnity is provided in this endorsement are as described in Section C of the Nova Scotia Garage Automobile Policy form (N.S.P.F. No. 4);
2. The indemnity provided by this endorsement applies only to an automobile of the \_\_\_\_\_ type and only with respect to automobiles in the Insured's care, custody or control in connection with the Insured's business of \_\_\_\_\_;
3. The Insurer shall not be liable for loss or damage to any automobile which is owned or licensed in the name of any person insured by this endorsement or any person residing in the same dwelling premises as that person or to an automobile which is owned or leased by the employer of these persons;
4. Where applicable to the coverage provided by this endorsement, the Additional Agreements of Insurer under Section A (Third Party Liability) of the Nova Scotia Garage Automobile Policy form (N.S.P.F. No. 4) shall apply to this endorsement;
5. The Insurer shall not be liable under this endorsement for any amount in excess of \$ \_\_\_\_\_ for any one occurrence, exclusive of amounts under provision 4 above; and
6. Such automobile is being used with the consent of the Owner or Lessee.

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

DATE	Signature of Insured
_____ YYYY _____ MM _____ DD	_____