OPCF 23A LIENHOLDER PROTECTION

Issued to:	Effective Date: Year Month Day	Expiry Date: Year Month Day	Policy Number:

1. Purpose of This Change

1.1 This change is part of your policy. It protects the lienholder's interest in your automobile if you have a claim for a loss covered under Section 6 "Direct Compensation - Property Damage" and Section 7 of your policy, "Loss or Damage Coverages."

Lienholder Name and Address (the "Lienholder")
To the extent of the lienholder's interest

1.2 This change applies to the following automobile(s):

Automobile Number	Model Year	Make and Model	Serial Number / V.I.N.

The below selection(s) indicate(s) the insurance provided under Section 6 and/or Section 7 of your policy.

☐ Direct Compensation – Property Damage $ _____ (Deductible)

☐ Specified Perils $ _____ (Deductible) ☐ Collision $_____ (Deductible)

☐ Comprehensive $ _____ (Deductible) ☐ All Perils $_____ (Deductible)

2. Joint Payment

If we are settling a claim with you and your automobile is not repaired or the lost or damaged parts are not replaced, we will jointly pay you and the lienholder for any loss covered under Section 6 of your policy, "Direct Compensation – Property Damage", provided you have not made an election not to recover from us under this coverage, and Section 7 of your policy, "Loss or Damage Coverage."

3. Notifying the Lienholder

If any coverage in Section 6 and/or in a subsection of Section 7 of your policy is cancelled, we must notify the lienholder in writing at least fifteen days before the cancellation. However, this obligation ends on the expiry date shown on this form.

If you have purchased any coverage under Section 7 but do not cooperate with any reasonable arrangements we make to inspect your automobile, we must notify the lienholder in writing. The lienholder's rights under the coverage will not be affected except after 15 days following the date of mailing such notice.

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