OPCF 8 PROPERTY DAMAGE REIMBURSEMENT

| Issued to | Effective Date of Change Day Month Year | Policy Number |
|---|--|---------------|
| See your Certificate of Automobile Insurance for which automobile(s) this change applies to. | | |
| The additional premium for this change is included or as indicated on your Certificate of Automobile Insurance. | | |

Please sign and return this form. Keep a copy for your records.

1. Purpose of This Change

This change is part of your policy. It makes you responsible for part or all of any loss or damage to other people's property covered under Section 3 of your policy, "Liability Coverage."

2. What You Agree To

- 2.1. In return for the premium charged, you agree to reimburse us \$ or the actual amount of the loss or damage, whichever is less, for loss or damage to property resulting from each incident covered under Section 3 of your policy, "Liability Coverage."
- 2.2. For each incident involving loss or damage to property of others:
 - you agree to notify us as stated in Section 3.4 of your policy, "Your and Other Insured Persons' Responsibilities," regardless of the amount of loss or damage;
 - we will investigate any incidents and negotiate and pay resulting claims or judgments; and
 - the amount you have to reimburse us for each incident is limited to the amount in 2.1 above regardless of the number of claims arising from the incident.

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

| Signature of Insured | Date |
|----------------------|------|
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