

OPCF 9 - MARINE USE EXCLUDED (AMPHIBIOUS AUTOS)

This endorsement excludes coverage while vehicles are in or upon water or being launched or landed. It is to be attached to all policies providing coverage on amphibious vehicles.

- This endorsement **must** be signed by the Insured.

Rate: \$0

OPCF 13C - RESTRICTING GLASS COVERAGE

This endorsement removes glass coverage from the comprehensive section of the policy.

- This endorsement **must** be signed by the Insured.
- If the insured refuses to sign the OPCF 13C, comprehensive coverage will be deleted.

Rate: Reduce the applicable comprehensive premium by 40%.

OPCF 16 - SUSPENSION OF COVERAGE

NOTE: OPCF 16 MUST BE USED when no other automobile in the household has compulsory liability and accident benefits coverage insured with Intact.

This endorsement suspends road coverages and should be used instead of deleting coverages, in order to avoid exposing the insured to an uninsured accident benefits loss.

- The endorsement suspends the use or operation aspects of third party liability, accident benefits, uninsured automobile, all perils (collision portion only) and collision coverage for the described automobile, a newly acquired automobile and a temporary substitute automobile.
- Suspension period must be at least 45 days.
- This endorsement **must** be signed by the Insured.
- Return premiums for this change are provided at the time the endorsement is added to the policy.
- Return premiums are calculated pro rata from the effective date of the endorsement as follows:

Coverage	One Vehicle	Two or More Vehicles
Third Party Liability	Pro Rata less 10%	Pro Rata less 10%
Accident Benefits	Pro Rata less 50%	Pro Rata less 10%
Collision	Pro Rata	Pro Rata

Suspension of Coverage OPCF 16

Issued to	Effective Date of Change			Policy Number
	Year	Month	Day	

See your Certificate of Automobile Insurance for which automobile(s) this change applies to.
The refund for this change is 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 cancels coverage for the use or operation of the described automobile until coverage is reinstated.

2. What You Agree To

2.1 In return for the refund, you agree that the described automobile will be continuously taken out of use and not operated as of the effective date of this change.

2.2 You agree that the following coverages will be cancelled for the **use or operation** of the described automobile, a newly acquired automobile and a temporary substitute automobile:

- Section 3, "Liability Coverage,"
- Section 4, "Accident Benefits Coverage,"
- Section 5, "Uninsured Automobile Coverage," and
- Section 6, "Direct Compensation - Property Damage Coverage."

2.3 You also agree that the following coverages will be cancelled for the described automobile, newly acquired automobile and temporary substitute automobile:

- Section 7, "Loss or Damage Coverages (Optional)"
 - All Perils, but only for loss or damage caused by Collision or Upset, and
 - Collision or Upset

2.4 We may choose to refund a portion of your premium when you sign this change or when we reinstate your coverages.

2.5 We will not pay a refund if you suspend your coverage for less than 45 consecutive days.

3. Period of Suspension

This cancellation will be in effect from the effective date of this change until coverage is reinstated by OPCF 17, "Reinstatement of Coverage."

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

Signature of Insured	Date
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Reinstatement of Coverage OPCF 17

Issued to	Effective Date of Change			Policy Number
	Year	Month	Day	

See your Certificate of Automobile Insurance for which automobile(s) this change applies to.

The additional premium/refund for this change is indicated on your Certificate of Automobile Insurance.

1. Purpose of This Change

This change is part of your policy. It reinstates the coverages cancelled by OPCF 16, "Suspension of Coverage."

2. What We Will Cover

In return for the premium charged, we will reinstate the coverages cancelled by OPCF 16, "Suspension of Coverage," as of the effective date of this change.

3. Limitations on Your Coverage

We will not pay any claims that would have been payable under the coverages cancelled by OPCF 16, "Suspension of Coverage," for any incident occurring from the date you suspended your coverage until the effective date of this change.

All other terms and conditions of your policy remain the same