

**N.S.E.F. No. 20  
LOSS OF USE ENDORSEMENT**

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> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="display: flex; justify-content: space-around; width: 100%;"> <span>YYYY</span> <span>MM</span> <span>DD</span> </div>

In consideration of the premium as stated and in the event of loss or damage to the automobile for which indemnity is provided by Section C of this policy, the Insurer agrees to reimburse the Insured as the result of loss of use of the automobile for expense reasonably incurred for the rental of a substitute automobile, including taxicabs or public means of transportation.

Provided always, that:

- (1) The most the Insurer will pay is \$ \_\_\_\_\_ per day, to a maximum of \$ \_\_\_\_\_ per occurrence;
- (2) Reimbursement is limited to such incurred expense commencing
  - (a) at the time the loss or damage occurs if the automobile cannot be operated under its own power;
  - (b) in the case of theft of the entire automobile, at 12:01 A.M. the day following the report of such theft to the Insurer or to the police;
  - (c) in other cases, at the time the automobile is delivered for repair due to the loss or damage;
 and the coverage ends, regardless of the expiration of the policy period, upon
  - (i) the date that the automobile is repaired or replaced; or
  - (ii) the Insurer makes or offers settlement of the loss or damage.
- (3) The indemnity provided by the policy for loss of use by theft under Additional Agreement of Insurer (4)(a) is replaced by this endorsement but in no event shall the amounts stated in this endorsement be less than those stated in Additional Agreement of Insurer (4)(a) of the policy.
- (4) No indemnity is provided by this endorsement unless the loss or damage to the automobile exceeds any applicable deductible amount specified in this endorsement or Certificate of Automobile Insurance for such loss or damage.

Insuring Agreements	SUB. SEC.	Perils	Deductible	Premium
SECTION C LOSS OF OR DAMAGE TO INSURED AUTOMOBILE	1.	ALL PERILS	\$	\$
	2.	COLLISION OR UPSET	\$	\$
	3.	COMPREHENSIVE (EXCLUDING COLLISION OR UPSET)	\$	\$
	4.	SPECIFIED PERILS (EXCLUDING COLLISION OR UPSET)	\$	\$
			<b>TOTAL</b>	<b>\$</b>

If more than one automobile is insured under this Policy, this endorsement shall apply only to the automobile described in item(s) number \_\_\_\_\_ of the schedule of automobiles attached to and forming part of this Policy.

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