

N.S.E.F. 21b
BLANKET BASIS FLEET ENDORSEMENT

INSURER:	Attached to and forming part of Policy No.:
INSURED:	This endorsement shall be effective from: <div style="display: flex; justify-content: space-between; align-items: flex-end;"> _____ _____ _____ </div> <div style="display: flex; justify-content: space-between; align-items: flex-end; margin-top: 5px;"> YYYY MM DD AM _____ PM _____ Local Time </div>

It is agreed that:

- (a) The Policy shall provide insurance with respect to all automobiles, licensed or required to be licensed in the Province of Nova Scotia which are:
- (i) owned by and licensed in the name of the Insured.
 - (ii) leased from the following lessor(s) for a period in excess of 30 days on which the Insured as lessee is required to provide insurance under a written lease agreement.

Lessors' Name and Address	
NAME	ADDRESS

- (iii) leased for a period in excess of 30 days under a written lease agreement from a lessor other than those listed above provided the name and address of such lessor is reported to the Insurer within 14 days following the date of delivery of the first such leased automobile to the Insured.
- (b) (i) The Policy shall provide insurance for Third Party Liability, Direct Compensation–Property Damage, Mandatory Accident Benefits, Uninsured and Unidentified Automobile Coverage, and for Loss of or Damage to Insured Automobile but only when a deductible is specified opposite the type or description of automobiles listed on this endorsement.

Scope of Insurance Coverage

Section A Third Party Liability	LEGAL LIABILITY FOR BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY (EXCLUSIVE OF COSTS AND POST JUDGEMENT INTEREST) FOR LOSS OR DAMAGE RESULTING FROM BODILY INJURY TO OR THE DEATH OF ONE OR MORE PERSONS AND FOR LOSS OR DAMAGE TO PROPERTY, REGARDLESS OF THE NUMBER OF CLAIMS ARISING FROM ANY ONE ACCIDENT.	Limits shown on the Policy
Section B Mandatory Accident Benefits	Mandatory Medical and Rehabilitation Benefits, and Accident Benefits in Motor Vehicle Liability Policies	As stated in Section B of the Policy
Section D Uninsured and Unidentified Automobile Coverage		As stated in Section D of the Policy

Type of Use or Description of Automobiles	Section A.1 <small>Direct Compensation – Property Damage</small>	Section C Loss of or Damage to Insured Automobile			
	<small>This policy contains a partial payment of recovery clause for property damage if a deductible is specified for Direct Compensation – Property Damage.</small>	THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE			
		1. All Perils	2. Collision or Upset	3. Comprehensive (excluding collision or upset)	4. Specified Perils (excluding collision or upset)
	DEDUCTIBLE	Amount deductible on each separate claim except for loss or damage by fire or lightning or theft of the entire automobile			
	\$	\$	\$	\$	\$

Scope of Insurance Coverage (continued)

Type of Use or Description of Automobiles	Section A.1 Direct Compensation – Property Damage	Section C Loss of or Damage to Insured Automobile			
	This policy contains a partial payment of recovery clause for property damage if a deductible is specified for Direct Compensation – Property Damage.	THIS POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE			
		1. All Perils	2. Collision or Upset	3. Comprehensive (excluding collision or upset)	4. Specified Perils (excluding collision or upset)
	DEDUCTIBLE	Amount deductible on each separate claim except for loss or damage by fire or lightning or theft of the entire automobile			
	\$	\$	\$	\$	\$
ANY TYPE OF USE OR DESCRIPTION OF AUTOMOBILE NOT LISTED					
ENDORSEMENTS AS ATTACHED TO THE POLICY					

- (c) The Schedule of automobiles filed with the Insurer includes all automobiles, as set out in (a) above, at the effective date of the Policy.
NO COVERAGE IS PROVIDED BY THIS ENDORSEMENT ON ANY AUTOMOBILE OWNED OR LEASED BY THE INSURED PRIOR TO THE EFFECTIVE DATE OF THE POLICY WHICH IS NOT INCLUDED ON THE SCHEDULE OF AUTOMOBILES FILED WITH THE INSURER UNTIL A REQUEST FOR COVERAGE HAS BEEN FILED WITH THE INSURER.
- (d) The total premium stated in Item 4 of the Policy is an advance premium only and is due and payable at the effective date of the Policy.
- (e) The advance premium is subject to adjustment at the end of the Policy period when the Insured shall deliver to the insurer a written statement with effective dates of all additions to and deletions from the original schedule of automobiles during such policy period. At the end of the policy period, the Insurer shall calculate the adjustment of the earned premium for such automobiles on the basis indicated below.
- on a pro-rata basis of the rates specified for each type of use or description of automobiles
- OR
- on a 50/50 basis charging or refunding 50% of the rate specified for the net increase or decrease for each type of use or description of automobiles.
- If the earned premium exceeds the advance premium stated in Item 4 of the Policy, the Insured shall pay such additional premium; if less, the Insurer shall refund to the Insured the return premium due.
- If the coverage is provided on automobiles of a type or classification which are not listed on the schedule of automobiles attached to this Policy or summarized in (f) below, the Insurer's manual book rate, adjusted by the application of the experience credits or debits on which the Policy was written will apply.
- (f) If a schedule of automobiles is not attached to the Policy, the following is a summary of the automobiles referred to in (c) above on which basis the Policy is issued.

Summary of Automobiles and Premiums

Number of Units	Type of Use or Description of Automobiles	Location	Unit Rate	Advanced Premium

- g) The Insurer shall have the right and opportunity, whenever the Insurer chooses, to examine the books and records of the Insured as they relate to the premium basis or the subject matter of the Policy.
- This endorsement is attached to and forms part of the Policy and shall be effective from the local time and date of the Policy or renewal, or if added to the Policy during the Policy period, from the local time and effective date of the endorsement specifying the addition of this coverage.
- Except as otherwise provided in this endorsement, all limits, terms and conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.