

LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES ENDORSEMENT (S.E.F. No. 94)

Attached to and forming part of the Non-Owned Automobile Liability Endorsement (Form NOA)

It is understood and agreed that the Insurer shall be liable under the sections or subsections of the Non-Owned Automobile Liability Endorsement Insuring Agreement which this Endorsement amends to read as follows:

SECTION B - LEGAL LIABILITY FOR DAMAGE TO HIRED AUTOMOBILES

The Insurer agrees to indemnify the Insured against the liability imposed by law upon the Insured or assumed by him under any contract or agreement for loss or damage arising from the care, custody or control of "Hired Automobiles" as defined in the Non-Owned Automobile Endorsement and resulting from loss or damage thereto, caused solely by:

Subsection 1. ALL PERILS – from all perils;

Subsection 2. COLLISION OR UPSET – caused by collision with another object or by upset;

Subsection 3. COMPREHENSIVE – from any peril other than by collision with another object or by upset;

The words "another object" as used in this subsection shall be deemed to include (a) a vehicle to which the automobile is attached and (b) the surface of the ground and any object therein or thereon.

Loss or damage caused by missiles, falling or flying objects, fire, theft, explosion, earthquake, windstorm, hail, rising water, malicious mischief, riot or civil commotion shall be deemed loss or damage for which insurance is provided under this subsection 3.

Subsection 4. SPECIFIED PERILS – caused by fire, lightning, theft or attempt thereat, windstorm, earthquake, hail, explosion, riot or civil commotion, falling or forced landing of aircraft or of parts thereof, rising water, or the stranding, sinking, burning, derailment or collision of any conveyance in or upon which the automobile is being transported on land or water.

DEDUCTIBLE CLAUSE

Each occurrence causing loss or damage covered under any subsection hereof except loss or damage caused by fire or lightning or theft of the entire automobile covered by subsection shall give rise to a separate claim in respect of the Insurer's liability be limited to the amount of loss or damage in excess of the amount deductible, if any, stated in the applicable subsection hereof.

TWO OR MORE AUTOMOBILES

A motor vehicle and one or more trailers or semi-trailers attached thereto shall be held to be separate automobiles with respect to the limit of liability, including the deductible provision, if any, under this Insuring Agreement.

EXCLUSIONS

The Insurer shall not be liable

- (1) for loss or damage to any automobile while personally driven by the Insured if the Insured is an individual; or
- (2) under any subsection hereof for loss or damage
 - (a) to tires or consisting of or caused by mechanical fracture or breakdown of any part of an automobile or by rusting, corrosion, wear and tear, freezing or explosion within the combustion chamber, unless the loss or damage is coincident with other loss or damage covered by such subsection or is caused by fire, theft or malicious mischief covered by such subsection; or
 - (b) to any automobile while being used without the consent of the owner thereof, or
 - (c) caused directly or indirectly by contamination by radioactive material; or
 - (d) to contents of trailers or to rugs or robes; or
 - (e) to tapes and equipment for use with a tape recorder when detached therefrom; or
 - (f) caused directly or indirectly by bombardment, invasion, civil war, insurrection, rebellion, revolution, military or usurped power, or by the operation of armed forces while engaged in hostilities whether war be declared or not; or
 - (g) for any amount in excess of the limit stated in the applicable subsection hereof and expenditures provided for in the Additional Agreements of the Non-Owned Automobile Endorsement to which this Endorsement is attached; or
- (3) under subsections 3 (Comprehensive); 4 (Specified Perils) for a collision loss or damage occurring after theft by any person or persons residing in the same dwelling premises as the Insured, or by any employee of the Insured engaged in the operation, maintenance or repair of the automobile whether the theft occurs during the hours of such service or employment or not unless this Endorsement provides insurance under subsections 1 or 2.

ADDITIONAL AGREEMENT

The Insurer further agrees to pay general average, salvage and fire department charges and custom duties of Canada or of the United States of America for which the Insured is legally liable for the subsection stated on the Declaration Page.

SUBSECTION	LIMITS AND AMOUNTS	DEDUCTIBLE	TYPE OF AUTOMOBILE
1. ALL PERILS	\$ AS SHOWN ON DECLARATION (exclusive of interests and costs)	AS	On file with the Insurer
2. COLLISION OR UPSET	\$ AS SHOWN ON DECLARATION (exclusive of interests and costs)	SHOWN	On file with the Insurer
3. COMPREHENSIVE	\$ AS SHOWN ON DECLARATION (exclusive of interests and costs)	ON	On file with the Insurer
4. SPECIFIED PERILS	\$ AS SHOWN ON DECLARATION (exclusive of interests and costs)	DECLARATION	On file with the Insurer

Except as specifically modified by this Endorsement, all terms, conditions, exclusions and limits of liability of the Policy are unchanged.

THIS ENDORSEMENT CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE