

**OPCF 31
NON-OWNED EQUIPMENT**

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.		

It is agreed that with respect to apparatus, machinery or equipment owned by a person other than the insured which are normally attached to the automobile

(a) Section 3, "Liability Coverage" of the Policy applies to their use or operation while in the care custody or control of the insured; and

(b) if insurance is provided by this Policy under one or more of the subsections of Section 7, "Loss or Damage Coverages", the insurance under the subsections applies to such apparatus, machinery or equipment while in the care custody or control of the insured but the insurer shall not be liable with respect to the loss or damage for any amount in excess of the actual cash value at the time the loss or damage occurs and the amount of \$ whichever is the lesser. Loss shall be payable jointly to the insured and to as their interests appear.

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

Signature of Insured	Date
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