



Endorsement Amending Coverage

Schools Protection Program Liability Agreement

Coverage Amended Effective: July 1, 2015 until cancelled

It is hereby understood and agreed that Article I – Coverage Agreements E. Non-Owned Automobile Liability is amended with the addition of this Legal Liability for Damage to Non-Owned Automobiles Endorsement:

Schools Protection Program (SPP) agrees to indemnify the CE against the liability imposed by law upon the CE or assumed under any contract or agreement for loss or damage to automobiles not owned, leased or licensed by the CE caused by All Perils while in the care, custody or control of the CE.

Limits and Deductibles (Applicable to Coverage E):

	Limit	Deductible
All Perils	\$75,000.00 CAD	\$2,500.00

Deductible Clause

Each occurrence causing loss or damage, except loss or damage caused by fire or lightning or theft of the entire automobile, shall give rise to separate claim in respect of which SPP liability shall be limited to the amount in excess of the applicable deductible.

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 limits of liability and the deductible clause.

Exclusions

SPP will not be liable for loss or damage:

- (a) to any automobile while personally driven by an Additional Interest if the Additional Interest is an individual;
- (b) 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 caused by fire, theft or malicious mischief covered;
- (c) to any automobile while being used without consent of the owner;

- (d) caused directly or indirectly by contamination by radioactive material;
- (e) to any equipment that is not permanently attached to the automobile;
- (f) to contents;
- (g) 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.

Additional Agreement

SPP 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 CE is legally liable.

Special Conditions

1. Prohibited Use by Others – the CE shall not permit, suffer, allow or connive at the use of the automobile:
 - a. Unauthorized Driver - By any person, unless such person is for the time being authorized by law or qualified to drive or operate the automobile, or while such person is under the age of sixteen years or under such other age as is prescribed by law;
 - b. Prohibited Trade - For any illicit or prohibited trade or transportation:
 - c. Racing – In any race or speed test.
2. Territory – Coverage applies only in Canada and the United States of America.

All other terms and conditions of the Schools Protection Program Liability Agreement remain unchanged.

Schools Protection Program



Authorized Signatory