

Attached to and forming part of Policy No.

Issued to:

Insurer: Kingsway General Insurance Company.

Broker: **Broker No.**

OPCF 19
Limiting the Amount Paid for Loss or Damage Coverage

- () This change applies only to automobile(s) number ----- indicated on your Certificate of Automobile Insurance.
- () See your Certificate of Automobile Insurance for which automobile(s) this change applies to.

Please sign and return this form. Keep a copy for your records.

1. Purpose of this change

This change is part of your policy. It limits the amount we will pay for loss or damage under Section 7 of your policy, "Loss or Damage Coverage (Optional)."

2.0 What you agree to

You agree that we will not pay more than the actual cash value at the time loss or damage occurs or \$ _____ whichever is less, for the loss or damage covered under Section 7 of your policy, "Loss or Damage Coverage (Optional)."
This coverage is subject to the deductible shown on your Certificate of Automobile Insurance.

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

Effective:
Day Month Year

KINGSWAY GENERAL INSURANCE COMPANY

PERSONAL AUTO POLICY

ENDORSEMENT No. 40

Attached to and forming part of Policy No.

Issued to:

Insurer: Kingsway General Insurance Company.

Broker: ***Broker No.***

**OPCF 40
FIRE and THEFT DEDUCTIBLE**

- () **This change applies only to automobile(s) indicated on your Certificate of Automobile Insurance.**
- () **See your Certificate of Automobile Insurance for which automobile(s) this change applies to.**

1. Purpose of This Change

This change is part of your policy. It makes loss caused by fire, or theft of your entire automobile subject to a deductible, if it is not already subject to a deductible.

2. What You Agree To

In return for the premium charged, you agree that the deductible shown on your Certificate of Automobile Insurance under Specified Perils, Comprehensive or All Perils will apply to each claim under Section 7 of your policy for loss caused by fire.

All other terms and conditions of your policy remain the same.

Effective Date

Day Month Year

Signature of Insured