

**FA 82
DEDUCTIBLE AMOUNT ENDORSEMENT**

(for Ontario Garage Automobile Policy O.A.P. 4)

In consideration of the premium charged, it is understood and agreed that:

1. The deductible applicable to each separate automobile under Subsection 5.1.1 (Collision or Upset) of Section 5 (LOSS OF OR DAMAGE TO OWNED AUTOMOBILES) shall be greater of:
 - a) \$ _____ or
 - b) 5 % of the actual cash value of the automobile at the time the loss or damage occurs.

The deductible applicable to each separate automobile under Subsection 6.1 (Collision or Upset) of Section 6 (LIABILITY FOR DAMAGE TO A CUSTOMER'S AUTOMOBILE WHILE IN THE CARE, CUSTODY OR CONTROL OF THE INSURED) shall be the greater of:

- a) \$ _____ or
- b) 5% of the actual cash value of the automobile at the time the loss or damage occurs.

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

Attached to and forming part of Policy No. _____
of _____ issued to _____.

This endorsement shall be effective from _____
12:01 a.m. Standard Time.