



N.B.E.F. NO. 28
REDUCTION OF COVERAGE WITH RESPECT TO OPERATION BY
NAMED PERSON(S) ENDORSEMENT
 (For Use in the Province of New Brunswick)

INSURER:	Attached to and forming part of Policy No.:		
INSURED:	This Endorsement shall be effective from:	AM PM	Local Time
	_____ Y Y Y Y M M D D		

It is hereby agreed that the limits, amounts, perils and deductible amounts are amended to read as stated below while _____ is personally driving the automobile.

INSURING AGREEMENTS	Perils		LIMITS AND AMOUNTS	INSURED/NOT INSURED
SECTION A THIRD PARTY LIABILITY	LEGAL LIABILITY FOR BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY (EXCLUSIVE OF COSTS AND POST JUDGEMENT INTEREST) FOR LOSS OR DAMAGE RESULTING FROM BODILY INJURY TO OR THE DEATH OF ONE OR MORE PERSONS, AND FOR LOSS OR DAMAGE TO PROPERTY, REGARDLESS OF THE NUMBER OF CLAIMS ARISING FROM ANY ONE ACCIDENT.		\$	
SECTION A.1	DIRECT COMPENSATION-PROPERTY DAMAGE		DEDUCTIBLE \$	
SECTION C LOSS OF OR DAMAGE TO INSURED AUTOMOBILE	SUB ALL PERILS	DED	\$	} AMOUNT DEDUCTIBLE ON EACH SEPARATE CLAIM EXCEPT FOR LOSS OR DAMAGE BY FIRE OR LIGHTNING OR THEFT OF THE ENTIRE AUTOMOBILE.
	SEC 1.			
	2. COLLISION OR UPSET	DED	\$	

If more than one automobile is insured under this policy, this endorsement shall apply only to the automobile(s) described under item(s) number _____ of the schedule of automobiles attached to and forming part of this Policy.

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

Date:	
_____ DD MM YYYY	_____ Signature of Insured