

NL-S.E.F. NO. 37
LIMITATION TO AUTOMOBILE SOUND AND ELECTRONIC
COMMUNICATION EQUIPMENT
(For Use in the Province of Newfoundland and Labrador)

INSURER:	Attached to and forming part of Policy No.:
INSURED:	
This endorsement shall be effective from: _____ YYYY MM DD	AM _____ PM _____ Local Time

In consideration of the premium charged under Section C "Loss of or Damage to Insured Automobiles" of this policy, it is understood and agreed that, in the event of loss of or damage to automobile sound and/or electronic communication equipment, other than factory installed equipment caused by theft or attempted theft, the insurer shall not be liable for more than \$1,500 in total, the actual cash value of the equipment or the actual cash value of the automobile including its equipment, whichever is the lesser.

Automobile sound and electronic communication equipment includes, but is not limited to radios, tape players/decks, stereo players/decks, compact disc players, speakers, and telephones, two-way radios including CB radios, ham radios, and VHF radios, televisions, facsimile machines, electronic navigation assistance, positioning and location finding devices, computers and items of a similar nature. Factory installed equipment means sound and electronic communication equipment which was included in the original new purchase price of the automobile.

If more than one automobile is insured under this Policy, this endorsement shall apply only to the automobiles(s) described under item number(s) _____ of the schedule of automobile 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: _____ YYYY MM DD	_____ Signature of the Insured
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