

NL-S.E.F. NO. 38
INCREASED LIMIT, AUTOMOBILE SOUND AND ELECTRONIC
COMMUNICATION EQUIPMENT ENDORSEMENT
(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:	AM _____
_____ YYYY MM DD	PM _____ Local Time

DESCRIPTION OF EQUIPMENT	Limit of Liability	Premium
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	Total Premium	

In the event of the loss of or damage to the automobile sound equipment and/or electronic communication equipment other than factory installed equipment or equipment described above, the Insurer shall not be liable for more than the actual cash value of the equipment or the actual cash value of the automobile including its equipment whichever is the lesser.

For the purpose of this endorsement, factory installed equipment means sound and/or 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 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:	
_____ YYYY MM DD	_____ Signature of the Insured