

**S.E.F. No.16
AGREEMENT FOR SUSPENSION OF COVERAGE ENDORSEMENT**

I hereby declare that the automobile described in the policy will be laid up and continuously withdrawn from use on the date stated below and request that the insurance provided in the policy by Insuring Agreements..

INSURING AGREEMENTS			
SECTION A	Third Party Liability	}	With respect only to use or operation of "The Described Automobile" "A Newly Acquired Automobile" "A Temporary Substitute Automobile" as defined in this policy.
SECTION B	Accident Benefits		
SECTION C	Sub Section	All Perils	With respect only to loss or damage caused by Collision or Upset.
	1.		
	2.	Collision or Upset	

be cancelled from the _____ day of _____ 20____ 12.01 Local Time and hereby agree that such Insurance be cancelled as at said date.

Provided however that

(a) If such cancelled insurance is reinstated the Insured shall be entitled to a refund of premium for the period of cancellation calculated According to the following table:

Period of Cancellation	% of Annual Premium	Period of Cancellation	% of Annual Premium
Less than 2 months.....	Nil	4 months Less than 4½ months.....	30%
2 months and less than 2½ months.....	15%	4½ months and less than 5 months.....	34%
2½ months and less than 3 months.....	19%	5 months and less than 5½ months.....	38%
3 months and less than 3½ months.....	22%	5½ months and less than 6 months.....	41%
3½ months and less than 4 months.....	26%	6 months or more.....	45%

(b) If such cancelled insurance is not reinstated, or is reinstated and cancelled in full by the Insured, a "short-rate" refund of the premium for the period of cancellation shall be paid to the insured upon request.

(c) In no event, however, shall refund be granted for any cancellation period of less than sixty (60) consecutive days.

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

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Signature of Insured

Now therefore, in consideration of the aforesaid declaration, request and agreement, the insurer hereby agrees to the cancellation of such Insurance and to refund premium as provided for above.

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 _____