

OPCF 49

Agreement Not to Recover for Loss or Damage from an Automobile Collision (for Ontario Automobile Policy OAP 1)

Issued To:	Effective Date of Change Year Month Day	Policy Number
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WARNING - By signing this form, you agree you cannot claim Direct Compensation Property Damage and Collision or Upset Coverage:

If the described vehicle is damaged in a collision the loss will not be compensated even if you are not at fault. You will not be compensated by this insurance policy, or by anyone else, including anyone at fault for causing the damage, or their insurance company.

Not being compensated means you will not be reimbursed for any loss or damage to the described automobile including:

- repair costs;
- the value of the vehicle;
- the loss of use of the vehicle;
- a replacement for the vehicle; or
- loss or damage to any of the vehicle's contents.

If you lease or finance the vehicle you should not sign this form without consulting with the lease or financing company because you may be personally responsible for its loss or damage.

EXAMPLE: Another vehicle hits your vehicle from behind. Your vehicle is damaged requiring repair, and you need a replacement vehicle while repairs are done. Even though you are not at fault, your insurance will not cover this or help you with the loss. You must arrange for your repairs and rental vehicle, all at your own effort and expense. You cannot claim reimbursement from the driver or owner of the vehicle that hit your vehicle or from their insurer.

Change Agreement

In exchange for a reduction in premium that has been explained to me, Recovery under Section 6, Direct Compensation - Property Damage, is unavailable with respect to following vehicle(s):

Model Year	Trade Name (Make)	Vehicle Identification Number (VIN)

In addition, there is no coverage under Subsection 7.1.2, C -- Collision or Upset, or 7.1.2, D -- All Perils with respect to the vehicle(s) listed above.

By signing and accepting this change agreement, you are not altering your coverage under "Extending Your Insurance to Other Automobiles" as described in subsection 2.2 in this policy.

Signature of Insured

Date of Signature

You may reinstate this insurance protection at any time during the term of this policy by contacting your insurance representative and agreeing to pay the premium adjustment required.

All other terms and conditions of your policy remain the same