

**Permission to Rent or Lease Automobiles and
Extending Coverage to the Specified Lessee(s)
OPCF 5**

Issued to	Policy Number	Effective Date of Change
<input type="checkbox"/> This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance.		
<input checked="" type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to.		

1. Purpose of Change

This change is part of your policy.

▪ **Lessor**

It permits the lessor to rent or lease automobile(s) to the lessee who has completed the Ontario Application for Automobile Insurance – Owner’s Form (OAF 1). For the purposes of s. 267.12 (1)(a) of the *Insurance Act* (Ontario), the policy shall be deemed to have been issued only to the lessee of the automobile, and not to the lessor.

▪ **Lessee**

It provides coverage to the lessee as if the lessee were the named insured, and to every other person who uses or operates the automobile with the lessee’s consent. The coverage will not exceed the limits and amounts shown on the Certificate of Automobile Insurance.

2. Changes to Your Policy

2.1 In the following Sections of your policy, the word “you” will include the lessee:

- Section 1, "Introduction", except in 1.4.3 where "you" means the owner, and in 1.6.2 and 1.6.3 where "you" means the lessee;
- Section 3, "Liability Coverage," except in 3.5.1 where "you" means the lessee;
- Section 6, "Direct Compensation – Property Damage Coverage;" and
- Section 7, "Loss or Damage Coverages (Optional)," except in 7.4.3 and 7.4.4 where "you" means the lessee.

2.2 In the following Sections of your policy, the word “you” means the lessee:

- Section 2, "What Automobiles Are Covered,"
- Section 4, "Accident Benefits Coverage," and
- Section 5, "Uninsured Automobile Coverage."

2.3 In section 1.8.2 of your policy, "Excluded Drivers and Driving Without Permission," "owner" means the lessee.

2.4 Section 1.8.3 of your policy, "Rented or Leased Auto," is changed to the following:

Except for certain Accident Benefits coverage, there is no coverage under this policy if the automobile is rented or leased to someone other than the lessee named in the policy. However, if an insured person is using the automobile for an employer’s business and is paid for using it, we won’t consider that renting or leasing.

2.5 In section 1.8.4 of your policy is changed to the following:

1.8.4 Garage Workers Not Covered. No person who sells, repairs, maintains, stores, services, or parks automobiles as part of a business, is covered by this policy while involved in conducting that business, unless the person leases from the lessor the automobile involved in an incident or is the employee or partner of the lessee.

2.6 In section 2.2.1 of your policy, "Newly Acquired Automobiles," the words "that you acquire as owner" will mean leased by the lessee from the lessor.

3. Changes to the Application

Item 11 of the Ontario Application for Automobile Insurance – Owner’s Form (OAF 1) is changed to the following:

Where

1. the lessee as applicant for a contract,
 - (i) gives false particulars of the described automobile to be insured to the prejudice of the insurer, or
 - (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein; or
2. the lessee contravenes a term of the contract or commits a fraud; or
3. the lessee wilfully makes a false statement in respect of a claim under the contract,

a claim by the lessee, for other than such statutory accident benefits as are set out in the Statutory Accident Benefits Schedule, is invalid and the right of the lessee to recover indemnity is forfeited.

Where

4. the lessor contravenes a term of the contract or commits a fraud; or
5. the lessor wilfully makes a false statement in respect of a claim under the contract,

a claim by the lessor is invalid and the right of the lessor to recover indemnity is forfeited.

All other terms and conditions of your policy remain the same.