

CANADIAN AUTOMOBILE INSURANCE SPECIFIC CONDITIONS ENDORSEMENT
(for use in conjunction with LMA3115 Canadian Binding Authority Agreement
and applies to all Canadian Automobile insurance business)

Attaching to and forming part of **Agreement Number:**

- a. The Coverholder shall set premiums only in accordance with the rates, terms and conditions that the Regulator(s) have approved for use by the Underwriters and as contained in the respective Lloyd's Automobile Rules and Rate Manuals;
- b. With respect to any insurance or proposed insurance, the Coverholder shall ensure that it complies with any underwriting practices that the Underwriters are required to adhere to by the Regulator(s) in respect of:-
 - b.1 Forms of application, policy, endorsement or renewal or continuation certificate;
 - b.2 Grounds for declining to issue an insurance, refusing to renew an insurance, terminating an insurance, or refusing to provide or continue any coverage or endorsement in respect of an insurance;
 - b.3 Notice periods for non-renewal of an insurance or change of its terms;
 - b.4 Payments, or procedures for payment, of any claim or benefit under an insurance;
 - b.5 Procedures for dispute resolution;
- c. The Coverholder shall adhere to any applicable Requirements regarding the transfer of any insurance to any provincial Risk Sharing Plan or Plan de Répartition des Risques.

LMA5032A

1 July 2013