

MASTER PLAN COVERAGE ENDORSEMENT

MASTER PLAN COVERAGE

In consideration of the additional premium charged, the following provisions of your automobile policy are revised as follows:

GENERAL DEFINITIONS is amended as follows:

The following is added to paragraph **E.2.** of the “**Covered auto**” General Definition:

If **we** provide coverage for an **auto you** acquire in addition to any **covered autos**, and **we** do not provide either Collision Coverage or Other Than Collision Coverage for any **covered auto**, **we** will automatically provide Collision Coverage and Other Than Collision Coverage to the acquired auto with a \$500 deductible. **We** will provide this coverage for a period of 14 days after **you** become the **owner**. **We** will not provide this coverage after this 14-day period, unless within this period **you** ask **us** to insure the additional **auto** and **we** agree to insure it.

PART A - LIABILITY COVERAGE

ADDITIONAL PAYMENTS is amended as follows:

Paragraph **D.** under **Part A-Liability Coverage** is deleted and replaced by the following:

D. Up to \$500 for a bail bond required because of an **accident** arising out of the ownership or **use** of a **covered auto** or **non-owned auto** by an Insured. **We** have no duty to apply for or furnish this bond.

PART B – MEDICAL PAYMENTS COVERAGE

ADDITIONAL PAYMENTS is amended as follows:

ACCIDENTAL DEATH BENEFIT is deleted and replaced by the following:

ACCIDENTAL DEATH BENEFIT

We will pay an accidental death benefit of \$5,000 in the event of **your** death when death results directly and independently of all other causes from **bodily injury** (other than sickness or disease resulting therefrom) caused by an **auto accident**, if death occurs within 90 days of the **auto accident**.

PART D - DAMAGE TO AN AUTO

TRANSPORTATION COVERAGE is deleted and replaced by **TRANSPORTATION AND RENTAL EXPENSE COVERAGE** under **ADDITIONAL PAYMENTS**, as shown below.

ADDITIONAL DEFINITIONS is amended as follows:

The following definitions are added:

- F.** “**Adjusted lease balance**” means the outstanding indebtedness under a lease agreement for a **covered auto**, in addition to any lease charges payable at early termination of the lease and non-refundable security deposits.
- G.** “**Adjusted loan balance**” means the outstanding indebtedness under a finance agreement for a **covered auto**, in addition to any penalties for early termination of the loan and non-refundable security deposits.
- H.** “**Agreed value**” is the cost new of the **covered auto** at policy issuance, including all applicable taxes, as shown on the **declarations page**.
- I.** “**Classic auto agreed value**” is established by a certified appraisal completed by an independent and qualified appraiser of classic autos. The value remains constant at each renewal unless a subsequent appraisal increases or decreases in value.

Definition **D.** “**Total loss**” is deleted and replaced by the following:

“**Total loss**” means:

- 1. The theft of the **auto**, **trailer**, or **mounted camper** if it is not recovered within 30 days; or
- 2. Any other **loss** that is payable under **Part D** if the cost to repair the damage (including parts and labor), when combined with the salvage value, exceeds the:
 - (a) Actual cash value of the **auto**, **trailer**, or **mounted camper** at the time of **loss**;
 - (b) **Agreed value** of the **auto** as shown on the **declarations page** if **AGREED VALUE COVERAGE** applies; or

- (c) **Classic auto agreed value** of the **auto** as shown on the **declarations page** if **CLASSIC AUTO AGREED VALUE COVERAGE** applies.

LIMITS OF LIABILITY is amended as follows:

Paragraph **B.5.(b)** under **Part D-Damage to Auto** is deleted.

The following provision is added:

ORIGINAL EQUIPMENT MANUFACTURER REPLACEMENT PARTS

We will pay for replacement parts made by the original manufacturer used to repair any covered **loss** to a **covered auto**, unless such parts are no longer being manufactured or are no longer reasonably available.

A. We will pay for original equipment manufacturer replacement parts if the covered **loss** is:

1. A collision **loss** and a premium for **Collision Coverage** is shown on the **declarations page** for that **covered auto**; or
2. An other than collision **loss** and a premium for **Other Than Collision Coverage** is shown on the **declarations page** for that **covered auto**.

B. Original equipment manufacturer replacement parts do not include window glass.

RENTAL REIMBURSEMENT COVERAGE is deleted.

ADDITIONAL PAYMENTS is deleted and replaced by the following:

ADDITIONAL PAYMENTS

We will pay for the following in addition to **our** Limits of Liability and without a deductible, unless indicated otherwise:

A. TRANSPORTATION AND RENTAL EXPENSE COVERAGE

1. **We** will pay reasonable transportation and/or rental expenses incurred by **you**, up to a maximum of \$2,400, in the event of a covered **loss** to a **covered auto**. **We** will pay for such expenses if the **loss** is:
 - (a) A collision **loss** and a premium for **Collision Coverage** is shown on the **declarations page** for that **covered auto**; or
 - (b) An other than collision **loss** and a premium for **Other Than Collision Coverage** is shown on the **declarations page** for that **covered auto**.
2. If the **covered auto** is stolen, this coverage will begin 48 hours after **you** report the theft to **us**, and ends the earliest of:
 - (a) When the **covered auto** has been recovered and returned to **you**;
 - (b) When the **covered auto** has been recovered and repaired;
 - (c) When the **covered auto** has been replaced;
 - (d) 72 hours after **we** make an offer to pay **our** Limits of Liability under **Part D** if the **covered auto** is deemed by **us** to be a **total loss** or unrecoverable; or
 - (e) The end of the period of time reasonably required to repair or replace the **covered auto**.
3. If the **covered auto** is damaged, reasonable transportation and/or rental expenses will be reimbursed beginning:
 - (a) When the **covered auto** cannot be driven due to a **loss**; or
 - (b) If the **covered auto** can be driven, when **you** deliver the **covered auto** to an auto repair shop for repairs due to the **loss**;

and ending the earliest of:

- (a) When the **covered auto** has been returned to **you**;
 - (b) When the **covered auto** has been repaired;
 - (c) When the **covered auto** has been replaced;
 - (d) 72 hours after **we** make an offer to pay **our** Limits of Liability under **Part D** if the **covered auto** is deemed by **us** to be a **total loss**.
4. You must give **us** written proof of **your** transportation and/or rental expenses.

B. LOSS OF USE OF A NON-OWNED AUTO

1. If **you** become legally liable for expenses resulting from the **loss** of use of a **non-owned auto**, **we** will pay, up to a maximum of \$2,400, if the covered **loss** is:
 - (a) A collision **loss** and a premium for **Collision Coverage** is shown on the **declarations page** for any **covered auto**; or
 - (b) An other than collision **loss** and a premium for **Other Than Collision Coverage** is shown on the **declarations page** for any **covered auto**.

C. WORLDWIDE NON-OWNED PHYSICAL DAMAGE COVERAGE

1. **We** will pay for physical damage **loss** to a **non-owned auto** while the **non-owned auto** is in the custody of, or being operated by, **you** or a **relative** with the express or implied permission of the **owner**.
2. **We** will pay for physical damage **loss** if the **loss** is:
 - (a) A collision **loss** and a premium for **Collision Coverage** is shown on the **declarations page** for any **covered auto**; or
 - (b) An other than collision **loss** and a premium for **Other Than Collision Coverage** is shown on the **declarations page** for any **covered auto**.
3. This coverage applies to a **non-owned auto** in the custody of, or being operated by, **you** or a **relative** while outside of any state, territory or possession of the United States of America, or any province or territory of Canada.
4. This coverage is not in addition to **our** Limit of Liability and the lowest deductible of any **covered auto** applies.

D. LOCK REPLACEMENT COVERAGE

1. **We** will pay the reasonable costs for lost keys of a **covered auto**, including:
 - (a) The cost to duplicate or replace lost or stolen keys; or
 - (b) The cost of replacing the locks when the keys are lost or stolen, or when the **covered auto** is stolen and then recovered.
2. Coverage applies if a **covered auto** shows a premium for **Other Than Collision Coverage** on the **declarations page**.

E. EMERGENCY LIVING EXPENSES COVERAGE

1. If a covered **loss** occurs more than 50 miles away from **your** primary residence, **we** will reimburse **you** for the cost of two overnight stays, including the reasonable cost of meals and phone calls incurred during the stay(s), up to a maximum of \$1,500.
2. Coverage applies if a **covered auto** shows a premium for **Other Than Collision Coverage** on the **declarations page**.

F. ACCIDENTAL AIR BAG DEPLOYMENT COVERAGE

1. **We** will pay the cost to repair or replace an air bag restraint system in a **covered auto** that accidentally deploys when not caused by either a collision or other than collision **loss**.
2. Coverage applies if a **covered auto** shows a premium for **Other Than Collision Coverage** on the **declarations page**.

G. FULL WINDOW GLASS COVERAGE

1. **We** will pay the cost to repair or replace the windshield or other window glass.
2. Coverage applies if a **covered auto** shows a premium for **Other Than Collision Coverage** on the **declarations page**.

H. GREATER AUTO PROTECTION COVERAGE

1. **We** will pay, in the event of a **total loss**, the difference between the **adjusted lease balance** or the **adjusted loan balance** at the time of the **total loss** and the actual cash value at the time of the **total loss**.
2. **We** will pay this difference if the **total loss** is:

- (a) A collision **loss** and a premium for **Collision Coverage** is shown on the **declarations page** for that **covered auto**; or
 - (b) An other than collision **loss** and a premium for **Other Than Collision Coverage** is shown on the **declarations page** for that **covered auto**.
3. **Adjusted lease balance** and/or **adjusted loan balance** do not include:
- (a) Any lease payment from a previous lease;
 - (b) Delinquent monthly lease/loan payments past due at the time of the **total loss**;
 - (c) Excess mileage charges; or
 - (d) That portion of the original leased price that is greater than the Manufacturer's Suggested Retail Price.

The following optional provisions are added:

AGREED VALUE COVERAGE

If **you** pay the premium for AGREED VALUE COVERAGE, **we** will pay:

- A.** In the event of a **total loss**, the larger of the **agreed value** or the actual cash value of the **covered auto**.
 - 1. No deductible applies to a **total loss**.
- B.** In the event of a partial **loss**, the smaller of the cost of repair with parts of like kind and quality or the **agreed value**.
 - 1. The deductible shown on the **declarations page** for the **covered auto** applies to a partial **loss**.
 - 2. **We** reserve the right to pay to repair or replace the damaged property, or to pay the partial **loss** in money.
- C.** Coverage applies to any **covered auto** for which **AGREED VALUE COVERAGE** has been purchased.

CLASSIC AUTO AGREED VALUE COVERAGE

If **you** pay the premium for CLASSIC AUTO AGREED VALUE COVERAGE, **we** will pay:

- A.** In the event of a **total loss**, the larger of the **classic auto agreed value** or the actual cash value of the **covered auto**.
 - 1. No deductible applies to a **total loss**.
- B.** In the event of a partial **loss**, the smaller of the cost of repair with parts of like kind and quality or the **classic auto agreed value**.
 - 1. The deductible shown on the **declarations page** for the **covered auto** applies to a partial **loss**.
 - 2. **We** reserve the right to pay to repair or replace the damaged property, or to pay the partial **loss** in money.
- C.** Coverage applies to any **covered auto** for which **CLASSIC AUTO AGREED VALUE COVERAGE** has been purchased.

PART E - ROADSIDE ASSISTANCE COVERAGE

UNAUTHORIZED SERVICE PROVIDER is deleted and replaced by the following:

UNAUTHORIZED SERVICE PROVIDER

When service is rendered by a provider, other than **our** authorized service representative, **we** will only pay reasonable charges up to \$250.00 maximum for:

- A.** Towing of a **covered disabled auto** to the nearest qualified repair facility; and
- B.** Labor on a **covered disabled auto** at the place of disablement which is necessary due to a **covered emergency**.