



American Collectors Insurance

P.O. Box 8343

Cherry Hill, NJ 08002-0343



AMERICAN COLLECTORS INSURANCE

IF IT'S WORTH COLLECTING, IT'S WORTH PROTECTING

Insured:
RANDAZERRO RIDGEWAY
6001 SPRINGFAIR RUN
LITHONIA, GA 30038-1565

Invoice Date: 09/08/2022

Due Date: 10/28/2022

Invoice #: 39466151

Type: Renewal

INVOICE

Policy #: ACI04B17921501 Eff Date: 10/28/2022 to 10/28/2023 Carrier: American Family Home Insurance Company

Line Code	Program	State	Trans Code	Eff Date	Amount
AUTO	Collector Auto	GA	Premium	10/28/2022	\$1774.22

Total Premium Due: \$1774.22

Total Invoice Due: \$1774.22

Did you know that ACI now offers Roadside Assistance to enhance your towing/roadside reimbursement coverage?
For \$49 a year, you can have a separate dispatch service that guarantees Flat Bed Towing for your collector car!
If you would like to add the valuable Roadside Assistance please make a payment of \$1823.22

If you would like to pay your policy by phone or speak to a representative about your policy please give us a call at 1-800-360-2277.

* If you have already paid this invoice, please disregard and thank you for the payment.

Please make checks payable to American Collectors Insurance

You may also go on-line to make a payment at www.AmericanCollectors.com

We thank you for your business! Please Detach and Return Bottom Portion with Payment

Invoice #: 39466151

Insured: RANDAZERRO RIDGEWAY

Term: 10/28/2022 to 10/28/2023

Type: Renewal



AMERICAN COLLECTORS INSURANCE

IF IT'S WORTH COLLECTING, IT'S WORTH PROTECTING

Policy #: ACI04B17921501

Amount Due: \$1774.22

Due Date: 10/28/2022

Amount Paid:

[Empty box for Amount Paid]

Remit To: American Collectors Insurance

P.O. Box 8343

Cherry Hill, NJ 08002-0343

017151060039466151481792101

REJECTION OR SELECTION OF UNINSURED MOTORISTS COVERAGE (Georgia)

Uninsured Motorists Coverage provides insurance for the protection of persons insured under the policy who are legally entitled to recover damages from the owner or operator of an uninsured motor vehicle because of bodily injury, loss of consortium or death of an insured or for injury to or destruction of property of an insured under the named insured's policy.

Georgia law (Insurance Code Section 33-7-11) permits you to **select** Uninsured Motorists Coverage in limits of liability equal to or higher than the basic financial responsibility limits required by law, or equal to or lower than the limits of Liability Coverage in your policy. Under this option, the Uninsured Motorist Coverage you **select** shall be available as additional insurance coverage in excess of any available bodily injury and property damage liability insurance coverages.

Georgia law alternatively permits you to **reject** the above option and **select** Uninsured Motorist Coverage that will cover you only for the amount of the difference between the available coverage under the bodily injury liability insurance and property damage liability insurance coverages of the uninsured motor vehicle and the limits of the uninsured motorist coverages provided on your motor vehicle policy. By **selecting** this option, the amount of Uninsured Motorist Coverage provided under your policy shall be reduced by any amounts payable under any available bodily injury liability and property damage liability insurance coverage.

Georgia law also permits you to **reject** Uninsured Motorists Coverage completely.

In accordance with the above-mentioned Georgia law, the undersigned insured (and each of them)—

(Mark applicable item(s) "X")

- agrees to purchase Uninsured Motorists Coverage that will be in excess of any available bodily injury and property damage liability insurance at the following limit(s) of liability and deductible(s):

\$ 25000/ 50000 each person/accident \$ 25000 property damage
\$ 0 bodily injury deductible \$ 0 property damage deductible
\$ _____ Combined Single Limit

- agrees to purchase Uninsured Motorists Coverage that is reduced by any amounts payable under any available bodily injury and property damage liability insurance at the following limit(s) of liability and deductible(s):

\$ _____ each person/accident \$ _____ property damage
\$ _____ bodily injury deductible \$ _____ property damage deductible
\$ _____ Combined Single Limit

- agrees that the offer of Uninsured Motorists Coverage is **rejected** and such coverage is deleted from my policy.

X

Signature of Insured

Date

X

Signature of Insured

Date

HERE ARE YOUR INSURANCE IDENTIFICATION CARDS.
PLEASE DETACH AND SEPARATE CARDS AS NEEDED.

GEORGIA LIABILITY INSURANCE IDENTIFICATION CARD

AMERICAN FAMILY HOME INSURANCE COMPANY
NAIC NUMBER: 23450
TELEPHONE NUMBER: 1-800-360-2277

POLICY NUMBER	ORIGINAL ISSUE DATE	EXPIRATION DATE
ACI04B17921501	10/28/2022	10/28/2023

YEAR	MAKE/MODEL	VEHICLE IDENTIFICATION NUMBER
2009	Audi/A5	WAUDK78T09A009904

INSURED

RANDAZERRO RIDGEWAY
6001 SPRINGFAIR RUN
LITHONIA, GA 30038-1565

GEORGIA LIABILITY INSURANCE IDENTIFICATION CARD

AMERICAN FAMILY HOME INSURANCE COMPANY
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INSURED

RANDAZERRO RIDGEWAY
6001 SPRINGFAIR RUN
LITHONIA, GA 30038-1565

(DETACH HERE)

Form CAP-GA-I-0001 (12-19)

**THIS CARD MUST BE KEPT IN THE INSURED VEHICLE & PRESENTED UPON DEMAND
IN CASE OF ACCIDENT:**

- REPORT ALL ACCIDENTS TO YOUR AGENT/COMPANY AS SOON AS POSSIBLE. OBTAIN THE FOLLOWING INFORMATION:
1. NAME AND ADDRESS OF EACH DRIVER, PASSENGER, AND WITNESS.
 2. NAME OF INSURANCE COMPANY AND POLICY NUMBER FOR EACH VEHICLE INVOLVED.
 3. NOTE THE DATE, TIME, AND LOCATION OF THE ACCIDENT.

FOR CLAIMS CALL: (833)-504-9935
P.O. BOX 8343
Cherry Hill, NJ 08002-0343

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TELEPHONE NUMBER: 1-800-360-2277

POLICY NUMBER	ORIGINAL ISSUE DATE	EXPIRATION DATE
ACI04B17921501	10/28/2022	10/28/2023

YEAR	MAKE/MODEL	VEHICLE IDENTIFICATION NUMBER
2018	Mercedes-Benz/E-Class	WDD1J6FB3JF020230

INSURED

RANDAZERRO RIDGEWAY
6001 SPRINGFAIR RUN
LITHONIA, GA 30038-1565

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ACI04B17921501	10/28/2022	10/28/2023

YEAR	MAKE/MODEL	VEHICLE IDENTIFICATION NUMBER
2018	Mercedes-Benz/S-Class	WDDUG8GB1JA386609

INSURED

RANDAZERRO RIDGEWAY
6001 SPRINGFAIR RUN
LITHONIA, GA 30038-1565

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YEAR	MAKE/MODEL	VEHICLE IDENTIFICATION NUMBER
2018	Mercedes-Benz/S-Class	WDDUG8GB1JA386609

INSURED

RANDAZERRO RIDGEWAY
6001 SPRINGFAIR RUN
LITHONIA, GA 30038-1565

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P.O. BOX 8343
Cherry Hill, NJ 08002-0343

POLICY DECLARATIONS

AMERICAN FAMILY HOME INSURANCE COMPANY

Collector Vehicle

Premium Summary

Annual Premium \$ 1,774.22
Policy Total: \$ 1,774.22
THIS IS NOT A BILL

Note: A minimum earned premium of \$ 0.00 applies to this policy.

Named Insured(s):

Randazerro Ridgeway
6001 SPRINGFAIR RUN
LITHONIA, GA 30038-1565

Policy Summary

Policy Number: ACI04B17921501
Contract State: GA
Transaction Type: Renewal
Amended Date:
Policy Period: 10/28/2022 to 10/28/2023
12:01 AM Standard Time
Your Agent:
Agent Name: AMERICAN COLLECTORS INS
Contracted Agency:
American Collectors Insurance
P.O. Box 8343
Cherry Hill, NJ 08002-0343

Drivers

Listed Drivers:

RANDAZERRO RIDGEWAY

Accident / Violations:

None

Date:

Excluded Drivers:

Policy Coverages

Coverage	Limit / Description	Premium
Bodily Injury/Property Damage Limit	\$25,000 /\$50,000 /\$25,000	\$40.48
Medical Payments	\$2,000	\$20.24
Uninsured / Underinsured Motorist BI/PD Added On	\$25,000 /\$50,000 /\$25,000 /\$0 Deductible	\$53.67
CARE Package - Platinum		\$35.97
Spare Parts	\$500	\$0.00

Total Policy Level Coverages Premium: \$150.36

Important Information

Additional Named Insureds and Designees

Name:

Address:

Relationship to Primary Named Insured:

Description of Interest:

Collector Vehicle Policy Declaration
AMERICAN FAMILY HOME INSURANCE COMPANY

Policy Number: ACI04B17921501
Policy Period: 10/28/2022 to 10/28/2023
Policy Type: Collector Vehicle

Vehicle #: 1 2009 Audi A5

Agreed Value: \$6,000

Vehicle ID Number: WAUDK78T09A009904

Modified: N

Storage Address:

6001 Springfair Run
Lithonia, GA 30038-1565

Mileage Plan: 2,500

Registration Address:

6001 SPRINGFAIR RUN
LITHONIA, GA 30038-1565

Storage: Fully Enclosed Locked Private Garage

Coverage Detail	Limit / Description	Premium
Collision	\$500 Deductible	\$39.61
Comprehensive	\$500 Deductible	\$48.16

Liability Included for this vehicle (Y)

Total Coverage Premium: \$87.77

Additional Interests:

Description of Interest:

Lienholder

Name:

CREDIT UNION OF ATLANTA

Address:

670 METROPOLITAN PKWY SW
ATLANTA GA 30310

Important Information:

Collector Vehicle Policy Declaration
AMERICAN FAMILY HOME INSURANCE COMPANY

Policy Number: ACI04B17921501
Policy Period: 10/28/2022 to 10/28/2023
Policy Type: Collector Vehicle

Vehicle #: 7 2018 Mercedes-Benz E-Class

Agreed Value: \$40,000

Vehicle ID Number: WDD1J6FB3JF020230

Modified: N

Storage Address:

6001 Springfair Run
Lithonia, GA 30038-1565

Mileage Plan: 2,500

Registration Address:

6001 SPRINGFAIR RUN
LITHONIA, GA 30038-1565

Storage: Fully Enclosed Locked Private Garage

Coverage Detail	Limit / Description	Premium
Collision	\$500 Deductible	\$264.08
Comprehensive	\$500 Deductible	\$321.10

Liability Included for this vehicle (Y)

Total Coverage Premium: \$585.18

Additional Interests:

Description of Interest:

Lienholder

Name:

Wings Financial Credit Union

Address:

14985 GLACIER AVE
APPLE VALLEY MN 55124

Important Information:

Collector Vehicle Policy Declaration
AMERICAN FAMILY HOME INSURANCE COMPANY

Policy Number: ACI04B17921501
Policy Period: 10/28/2022 to 10/28/2023
Policy Type: Collector Vehicle

Vehicle #: 8 2018 Mercedes-Benz S-Class

Agreed Value: \$65,000

Vehicle ID Number: WDDUG8GB1JA386609

Modified: N

Storage Address:

6001 Springfair Run
Lithonia, GA 30038-1565

Mileage Plan: 2,500

Registration Address:

6001 SPRINGFAIR RUN
LITHONIA, GA 30038-1565

Storage: Fully Enclosed Locked Private Garage

Coverage Detail	Limit / Description	Premium
Collision	\$500 Deductible	\$429.13
Comprehensive	\$500 Deductible	\$521.78

Liability Included for this vehicle (Y)

Total Coverage Premium: \$950.91

Additional Interests:

Description of Interest:

Name:

Address:

Important Information:

Collector Vehicle Policy Declaration
AMERICAN FAMILY HOME INSURANCE COMPANY

Policy Number: ACI04B17921501
Policy Period: 10/28/2022 to 10/28/2023
Policy Type: Collector Vehicle

The following TreasureGuard™ Coverages are included at no charge:

Disaster Relocation Expense Reimbursement Coverage	Policy includes 100% reimbursement up to \$250/car
Pet Coverage	Policy includes \$750 limit
Personal Effects Coverages	Policy includes \$150 limit
Towing and Emergency Expense	Policy includes \$50 limit
Travel Loss Coverage	Policy includes \$50 per day/\$150 per occurrence
Full Safety Glass Coverage	Coverage is included on any vehicle with Comprehensive Coverage. No deductible applies.

Your Policy Documents

Your policy consists of this Policy Declaration and the documents in the following list. Please keep these together.

Forms that apply to this policy:

CAP-GA-U-0001-1219	CAP-CW-A-0014-1219
CAP-GA-I-0001-1219	CAP-GA-A-0001-1219
CAP-CW-G-0001-1219	CAP-GA-C-0001-1219
CAP-CW-P-0001-0421	CAP-GA-N-0002-1219
CAP-CW-A-0002-1219	CAP-CW-N-0001-0420
CAP-CW-A-0010-0421	
CAP-CW-A-0003-1219	
CAP-CW-A-0013-1219	

Policy Discounts

Discounts that apply to this policy:

Car Club Discount

Driver Discounts

The following discounts apply to one or more drivers on this policy.

Vehicle Discounts

The following discounts apply to one or more vehicles on this policy.

Multiple Vehicle Discount

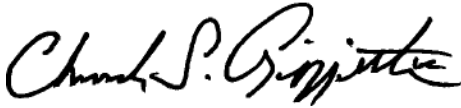
**PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY.
IF ANY INFORMATION IS INCORRECT, OR TO REPORT A CLAIM,
PLEASE CONTACT US AT 1-800-360-2277
American Family Home Insurance Company**

Main Administrative Office:
7000 Midland Blvd.
Amelia, OH 45102-2607
CAP-CW-D-0001 (12/19)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMERICAN FAMILY HOME INSURANCE COMPANY
POLICY EXECUTION ENDORSEMENT

The Company has caused this Policy to be signed by the President and Secretary. It is countersigned on the Declarations Page by "our" authorized representative(s) if required.



Secretary



President

American Family Home Insurance Company

COLLECTOR VEHICLE POLICY

American Family Home Insurance Company

Amelia, Ohio

MAIN ADMINISTRATIVE OFFICE:
7000 MIDLAND BLVD.
AMELIA, OH 45102-2607

American Family Home Insurance Company

A Stock Insurance Company

Amelia, Ohio

PLEASE READ YOUR POLICY CAREFULLY

For service, information or questions concerning this Policy, contact your agent or our Home Office.
Our phone number is 1-800-543-2644.

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AGREEMENT

In return for payment of the premium and subject to all the terms of this Policy, we agree with you as follows:

DEFINITIONS

- A.** Throughout this Policy, "you" and "your" refer to:
1. The "named insured" shown on the Declarations; and
 2. The spouse if a resident of the same household and if shown on the Declarations as an operator.
- If the spouse ceases to be a resident of the same household during the policy period or prior to the inception of this Policy, the spouse will be considered "you" and "your" under this Policy but only until the earlier of:
- a. The end of 90 days following the spouse's change of residency;
 - b. The effective date of another policy listing the spouse as a named insured; or
 - c. The end of the policy period.
- B.** "We", "us" and "our" refer to the company providing this insurance.
- C.** For purposes of this Policy, a private passenger type auto, pickup or van shall be deemed to be owned by a person if leased:
1. Under a written agreement to that person; and
 2. For a continuous period of at least six months.
- Other words and phrases are defined. They are bolded when used.
- D.** **Agreed value** means the value of the vehicle listed on the Declarations that you and we agree on. You agree that we may change this amount when the policy is renewed to reflect an increase in appreciation of value to **your covered auto**.
- E.** **Bodily injury** means bodily harm, sickness or disease, including death that results.
- F.** **Business** includes trade, profession or occupation.
- G.** A **Collector vehicle** is a vehicle of one of the following types:
1. **Collector Vehicle** means a motor vehicle not less than 25 years old that is:
 - a. an antique motor vehicle which:
 - (1) has not been altered from original factory specifications; or

- (2) has been restored with updated vehicle components (e.g. suspension, brakes, motor, etc.) to achieve modern reliability, drivability or safety standards while still maintaining the classic styling and appearance of the vehicle model.

b. a classic or unique vehicle which:

- (1) is a motor vehicle that has not been altered from original factory specifications; or
- (2) is of unique or rare design and limited production that is an object of curiosity.

Newer vehicles may be considered if less than 25 years old and meet the conditions in (1) and (2) above.

- c. a street rod which is a motor vehicle manufactured prior to 1949 whose body, chassis, engine, suspension, or interior has been altered from original factory specifications.
- d. a replica which is a commercially assembled reproduction of any motor vehicle.
- e. a **kit car** which is a motor vehicle consisting of separately manufactured components that are assembled by the purchaser.
- f. vintage farm equipment which:
 - (1) is any type of equipment (tractors, combines, cultivators, rollers, tillers, etc.) designed for farm use; and
 - (2) must be held as a collector's item and used for hobby related purposes and not used in the business of farming.

Newer equipment may be considered if less than 25 years old and meet the conditions in (1) and (2) above.

- g. vintage military equipment which:
 - (1) is any motor vehicle (tanks, half-tracks, full-tracks, amphibious type vehicles, etc.) designed for off-road combat or warfare use; and
 - (2) must be held as a collector's item and used for hobby related purposes.

Newer equipment may be considered if less than 25 years old and meets the conditions in (1) and (2) above.

h. a **motorcycle** which:

- (1) is any motor vehicle having a seat or

saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, and

- (2) has not been altered from original factory specifications.

Newer motorcycles may be considered if less than 25 years old and meets the conditions in (1) and (2) above and is of unique or rare design and limited production such that it is an object of curiosity.

i. **Trailer** means:

- (1) a vehicle designed to be pulled by an automobile shown in the Declarations; or
- (2) a vehicle designed to transport the covered collector vehicle; or
- (3) a farm wagon or farm implement is a **trailer** when used with a collector vehicle listed in the Declarations.

Trailer does not include recreational **trailers** such as campers, sleepers or pop-up tent **trailers** designed for sleeping, residential or office use.

2. **Modified Vehicle** means:

j. a customized/modified vehicle which is a motor vehicle manufactured after 1948 that has been altered from original factory specifications.

k. a motorcycle which:

- (1) is any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground.
- (2) has been altered from original factory specifications.

l. **Trailer** means:

- (1) a vehicle designed to be pulled by an automobile shown in the Declarations; or
- (2) a vehicle designed to transport the covered modified vehicle, or
- (3) a farm wagon or farm implement is a **trailer** when used with a modified vehicle listed in the Declarations.

Trailer does not include recreational **trailers** such as campers, sleepers or pop-up tent **trailers** designed for sleeping, residential or office use.

- 3. **Special Interest Vehicle** means a motor vehicle typically manufactured within the past 14 years and because of its specific make, model year of manufacture, and exceptional physical condition, is considered to be increasing in value rather than depreciating in value.

The Special Interest Vehicle:

- m. is maintained primarily for use in exhibitions, parades, other functions of public interest or for a private collection; and
- n. is used only infrequently for other purposes.

For purposes of this definition, a **special interest vehicle** shall include all high performance or kit cars meeting the criteria set forth herein.

H. **Crime** and **Criminal** mean any act that, under the law of the state, is a felony, provided there is a conviction for the act.

I. **Constructive total loss** means the company has deemed that it is either physically impossible or economically unreasonable to repair the damaged vehicle for less than the **Agreed Value** limit of **your covered auto** as a result of the extent of damage from a loss.

J. **Diminution in value** means the actual or perceived loss in market or resale value which results from a direct and accidental loss.

K. **Disablement** means a covered vehicle that cannot move due to a covered emergency.

L. **Family member** means a person related to you by blood, marriage or adoption who is a resident of your household. This includes a ward or foster child.

M. **Lodging** means a temporary sleeping accommodation away from any and all **residence premises** of the Named Insured(s).

N. **Maintenance** means any preservation activity to **your covered auto** that ensures the vehicle retains its collectability.

O. **Newly acquired auto** means any **collector vehicle** you become the owner of during the policy period for which no other insurance policy provides coverage, and that is used solely for **occasional pleasure use**.

Coverage for a **newly acquired auto** is provided as described below. If you ask us to insure a **newly acquired auto** after a specified time period described below has elapsed, any coverage we provide for a **newly acquired auto** will begin at the time we receive your request and approve coverage.

- (1) For any coverage provided in this Policy other than **PART D - COVERAGE FOR DAMAGE TO YOUR AUTO**, a **newly acquired auto** will

have the broadest coverage we now provide for any similarly classified **collector vehicle** shown on the Declarations. However, for this coverage to apply you must ask us to insure it within 30 days after you become the owner.

- (2) Collision Coverage for a **newly acquired auto** begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within 30 days after you become the owner. If a loss occurs before you asked us to insure the **newly acquired auto**, a Collision deductible of \$500 will apply, and the limit of liability shall not exceed the lesser of:
- the purchase price;
 - the broadest limit for Part D - Coverage For Damage To Your Auto shown on the Declarations for a similarly classified **Collector Vehicle**; or
 - \$100,000.

If the newly acquired auto is being transported via a trailer or flatbed from the previous owner, a \$2,500 deductible will apply to the Comprehensive and Collision until the newly acquired auto reaches the primary storage location. At that point the agreed upon deductible will apply.

- (3) Comprehensive Coverage for a **newly acquired auto** begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within 30 days after you become the owner. If a loss occurs before you asked us to insure the **newly acquired auto**, a Comprehensive deductible of \$500 will apply, and the limit of liability shall not exceed the lesser of:
- the purchase price;
 - the broadest limit for Part D - Coverage For Damage To Your Auto shown on the Declarations for a similarly classified **Collector Vehicle**; or
 - \$100,000.

If the newly acquired auto is being transported via a trailer or flatbed from the previous owner, a \$2,500 deductible will apply to the Comprehensive and Collision until the newly acquired auto reaches the primary storage location. At that point the agreed upon deductible will apply.

- (4) We will only provide coverage as stated in conditions 1. through 3. We reserve the right to deny coverage after your request has been reviewed, if the vehicle does not meet our underwriting eligibility.

P. Occasional pleasure use means the vehicle is:

- Used for activities consistent with and related to participation in vehicle exhibitions, vehicle

club activities, parades, leisure/pleasure drives, or **maintenance**;

a. The following uses are not considered leisure/pleasure drives:

- As your **principal means of transportation**;
- As substitute transportation for a **principal means of transportation**;
- To or from work;
- To or from school; or
- For **business** or commercial use.

- In transit to or from, in attendance at, or located at the temporary **lodging** of the named insured, not to include a **residence premises** of the named insured, during overnight vehicle exhibitions, vehicle shows, vehicle club activities, leisure/pleasure drives, or parades; or
- In transit to or from, or located at a repair/restoration facility for service or restoration related function(s).
- Is used only infrequently for all other purposes.

Q. Occupying means:

- In;
- Upon; or
- Getting in, on, out or off.

R. Personal effects means any personal property owned by, or lawfully in the possession of, you or a **family member**, except as limited below:

Personal effects does not include:

- Automobilia;
- Equipment, spare parts, or automotive and **emergency tools**;
- Accounts, bills, checks, credit or debit cards, currency, deeds, documents, evidences of debt, gift cards or certificates, letters of credit, money, notes, or securities; or
- Portable digital or electronic devices, cell phones, or laser or radar detection devices, including their accessories, or tapes, discs or other media used with equipment described immediately above.

S. Principal means of transportation means a motor vehicle which is primarily used for general transportation, including regular driving to work and/or school, errands, or shopping.

T. Property damage means physical injury to, destruction of or loss of use of tangible property.

U. Residence premises means any and all dwellings, other structures, and grounds owned and/or leased by the named insured, where the named insured lives, and that is shown on the Declarations.

V. Your covered auto means:

1. Any vehicle shown on the Declarations which is a **collector vehicle** and is used solely for **occasional pleasure use**.
2. Any **newly acquired auto**.

W. Transportation network platform means an online-enabled application or digital network used to connect passengers with drivers using vehicles for the purpose of providing prearranged transportation services for compensation.

PART A - LIABILITY COVERAGE

INSURING AGREEMENT

A. We will pay damages for **bodily injury** or **property damage** for which any **insured** becomes legally responsible because of an auto accident. Damages include prejudgment interest awarded against the **insured**. We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. In addition to our limit of liability, we will pay all defense costs we incur. Our duty to settle or defend ends when our limit of liability for this coverage has been exhausted by payment of judgments or settlements. We have no duty to defend any suit or settle any claim for **bodily injury** or **property damage** not covered under this Policy.

B. Insured as used in this Part means:

1. You for the ownership, **maintenance** or use of **your covered auto**.
2. Any **family member** for the ownership, **maintenance**, or use of **your covered auto**, but only if that **family member** is listed on the Declarations as an Operator.
3. Any person using **your covered auto** with your permission.

SUPPLEMENTARY PAYMENTS

A. We will pay on behalf of an **insured**:

1. Up to \$250 for the cost of bail bonds required because of an accident, including related traffic law violations. The accident must result in **bodily injury** or **property damage** covered under this Policy.
2. Premiums on appeal bonds and bonds to release attachments in any suit we defend.
3. Interest accruing after a judgment is entered in any suit we defend. Our duty to pay interest ends when we offer to pay

that part of the judgment which does not exceed our limit of liability for this coverage.

4. Up to \$250 a day for loss of earnings, but not other income, because of attendance at hearings or trials at our request.
5. Other reasonable expenses incurred at our request.

These payments will not reduce the limit of liability.

EXCLUSIONS

A. We do not provide Liability Coverage for any **insured**:

1. Who intentionally causes **bodily injury** or **property damage**.
2. For **property damage** to property owned or being transported by that **insured**.
3. For **property damage** to property:
 - a. Rented to;
 - b. Used by; or
 - c. In the care of;that **insured**.

This exclusion **(A.3.)** does not apply to **property damage** to a residence or private garage.

4. For **bodily injury** to an employee of that **insured** during the course of employment. This exclusion **(A.4.)** does not apply to **bodily injury** to a domestic employee unless workers' compensation benefits are required or available for that domestic employee.
5. For that **insured's** liability arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance. This includes but is not limited to any period of time a vehicle is being used by any **insured** who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.

This exclusion **(A.5.)** does not apply to:

- a. A share-the-expense car pool; or
- b. The ownership or operation of a vehicle while it is being used for volunteer or charitable purposes.
6. While employed or otherwise engaged in the **business** of:
 - a. Selling;
 - b. Repairing;
 - c. Servicing;
 - d. Storing; or
 - e. Parking;

vehicles designed for use mainly on public highways. This includes road testing and delivery. This exclusion **(A.6.)** does not apply to the ownership, **maintenance** or use of **your covered auto** by:

- a. You;
 - b. Any **family member**; or
 - c. Any partner, agent or employee of you or any **family member**.
7. Maintaining or using any vehicle while that **insured** is employed or otherwise engaged in any **business**.
8. Using a vehicle without a reasonable belief that that **insured** is entitled to do so. This exclusion **(A.8.)** does not apply to a **family member** using **your covered auto** which is owned by you.
9. For **bodily injury** or **property damage** for which that **insured**:
- a. Is an **insured** under a nuclear energy liability policy; or
 - b. Would be an **insured** under a nuclear energy liability policy but for its termination upon exhaustion of its limit of liability.

A nuclear energy liability policy is a policy issued by any of the following or their successors:

- a. Nuclear Energy Liability Insurance Association;
 - b. Mutual Atomic Energy Liability Underwriters; or
 - c. Nuclear Insurance Association of Canada.
10. For the ownership, **maintenance** or use of **your covered auto** while:
- a. Enrolled in a personal vehicle sharing program under the terms of a written agreement; and
 - b. Being used in connection with such personal vehicle sharing program by anyone other than you or any **family member**.

B. We do not provide Liability Coverage for the ownership, **maintenance** or use of:

1. Any vehicle which is designed mainly for use off public roads.

This exclusion **(B.1.)** does not apply to any **trailer**, vintage farm or vintage military vehicle.
2. Any vehicle, other than **your covered auto**, which is:

- a. Owned by you; or
 - b. Furnished or available for your regular use.
3. Any vehicle, other than **your covered auto**, which is:
- a. Owned by any **family member**; or
 - b. Furnished or available for the regular use of any **family member**.
4. Any vehicle while participating in, testing for, or practicing for any:
- a. Race,
 - b. Speed contest,
 - c. Time trial,
 - d. Gymkhana,
 - e. Test and Tune event,
 - f. Driving exhibition,
 - g. Driver's education, or
 - h. **On-track event** of any kind.

As used in this section, **on-track event** would include driving events held in or at facilities designed for or temporarily modified for racing, e.g. parking lots or road courses.

This Exclusion **(B.4.)** does not apply to a vehicle show/exhibit being held on a track for display purposes only, in which the vehicle is not being used for any of the excluded purposes above.

5. Your covered auto:

- a. While being operated by a **family member** who is not listed on the Declarations as an operator; or
 - b. While being operated for other than **occasional pleasure use**.
6. Arising out of the ownership, **maintenance**, or use of any vehicle other than **your covered auto**.
7. Arising out of the ownership, **maintenance**, or use of any **trailer**.

This Exclusion **(B.7.)** does not apply to a **trailer** that is:

- a. Being towed by **your covered auto**; and
- b. Listed on the Declarations or a **newly acquired auto**.

LIMIT OF LIABILITY

A. The Limit Of Liability shown on the Declarations for each person for **Bodily Injury** Liability is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising

PART B - MEDICAL PAYMENTS COVERAGE

out of **bodily injury** sustained by any one person in any one auto accident. Subject to this limit for each person, the Limit Of Liability shown on the Declarations for each accident for **Bodily Injury** Liability is our maximum limit of liability for all damages for **bodily injury** resulting from any one auto accident.

The Limit Of Liability shown on the Declarations for each accident for **Property Damage** Liability is our maximum limit of liability for all **property damage** resulting from any one auto accident. This is the most we will pay regardless of the number of:

1. **Insureds**;
 2. Claims made;
 3. Vehicles or premiums shown on the Declarations; or
 4. Vehicles involved in the auto accident.
- B.** No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
1. Part **B** or Part **C** of this Policy; or
 2. Any Underinsured Motorists Coverage provided by this Policy.

OUT OF STATE COVERAGE

If an auto accident to which this Policy applies occurs in any state or province other than the one in which **your covered auto** is principally garaged, we will interpret your policy for that accident as follows:

- A.** If the state or province has:
1. A financial responsibility or similar law specifying limits of liability for **bodily injury** or **property damage** higher than the limit shown on the Declarations, your policy will provide the higher specified limit.
 2. A compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a vehicle in that state or province, your policy will provide at least the required minimum amounts and types of coverage.
- B.** No one will be entitled to duplicate payments for the same elements of loss.

FINANCIAL RESPONSIBILITY

When this Policy is certified as future proof of financial responsibility, this Policy shall comply with the law to the extent required.

OTHER INSURANCE

If there is other applicable liability insurance, we shall be excess over any other collectible insurance.

INSURING AGREEMENT

A. We will pay reasonable expenses incurred for necessary medical and funeral services because of **bodily injury**;

1. Caused by an accident; and
2. Sustained by an **insured**.

We will pay only those expenses incurred for services rendered within three years from the date of the accident.

B. **Insured** as used in this Part means:

1. You or any **family member** while **occupying your covered auto**.
2. Any other person while **occupying your covered auto**.
3. You or any **family member** as a pedestrian when struck by a motor vehicle designed for use mainly on public roads or a **trailer**, vintage farm or vintage military vehicle of any type.

EXCLUSIONS

We do not provide Medical Payments Coverage for any **insured** for **bodily injury**;

1. Sustained while **occupying** any motorized vehicle having fewer than four wheels.
2. Sustained while **occupying your covered auto** when it is being used as a public or livery conveyance. This includes but is not limited to any period of time **your covered auto** is being used by any **insured** who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.

This exclusion (2.) does not apply to:

- a. A share-the-expense car pool; or
 - b. While **your covered auto** is being used for volunteer or charitable purposes.
3. Sustained while **occupying** any vehicle located for use as a residence or premises.
 4. Occurring during the course of employment if workers' compensation benefits are required or available for the **bodily injury**.
 5. Sustained while **occupying**, or when struck by, any vehicle (other than **your covered auto**) which is:
 - a. Owned by you; or
 - b. Furnished or available for your regular use.

6. Sustained while **occupying**, or when struck by, any vehicle (other than **your covered auto**) which is:
 - a. Owned by any **family member**; or
 - b. Furnished or available for the regular use of any **family member**.

However, this exclusion (6.) does not apply to you.
7. Sustained while **occupying** a vehicle without a reasonable belief that that **insured** is entitled to do so. This exclusion (7.) does not apply to a **family member** using **your covered auto** which is owned by you.
8. Sustained while **occupying** a vehicle when it is being used in the **business** of an **insured**.
9. Caused by or as a consequence of:
 - a. Discharge of a nuclear weapon (even if accidental);
 - b. War (declared or undeclared);
 - c. Civil war;
 - d. Insurrection; or
 - e. Rebellion or revolution.
10. From or as a consequence of the following, whether controlled or uncontrolled or however caused:
 - a. Nuclear reaction;
 - b. Radiation; or
 - c. Radioactive contamination.
11. Any vehicle while participating in, testing for, or practicing for any:
 - a. Race,
 - b. Speed contest,
 - c. Time trial,
 - d. Gymkhana,
 - e. Test and Tune event,
 - f. Driving exhibition,
 - g. Driver's education, or
 - h. **On-track event** of any kind.

As used in this section, **on-track event** would include driving events held in or at facilities designed for or temporarily modified for racing, e.g. parking lots or road courses.

This Exclusion (11.) does not apply to a vehicle show/exhibit being held on a track for display purposes only, in which the vehicle is not being used for any of the excluded purposes above.

12. Sustained while **occupying your covered auto** while it is being operated for other than **occasional pleasure use**.
13. Sustained while **occupying your covered auto** while it is rented or leased to any person for a fee.
14. To any **insured** arising out of the **maintenance** or use of **your covered auto** in a **crime** or any **criminal** activity.
15. Sustained while **occupying**, or when struck by, **your covered auto** while:
 - a. Enrolled in a personal vehicle sharing program under the terms of a written agreement; and
 - b. Being used in connection with such personal vehicle sharing program by anyone other than you or any **family member**.

LIMIT OF LIABILITY

- A. The Limit Of Liability shown on the Declarations for this coverage is our maximum limit of liability for each person injured in any one accident. This is the most we will pay regardless of the number of:
 1. **Insureds**;
 2. Claims made;
 3. Vehicles or premiums shown on the Declarations; or
 4. Vehicles involved in the accident.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
 1. Part **A** or Part **C** of this Policy; or
 2. Any Underinsured Motorists Coverage provided by this Policy.

OTHER INSURANCE

If there is other applicable auto medical payments insurance, we shall be excess over any collectible insurance.

PART C - UNINSURED MOTORISTS COVERAGE

INSURING AGREEMENT

- A. We will pay compensatory damages which an **insured** is legally entitled to recover from the owner or operator of an **uninsured motor vehicle** because of **bodily injury**:
 1. Sustained by an **insured**; and
 2. Caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, **maintenance** or use of the **uninsured motor vehicle**.

Any judgment for damages arising out of a suit brought without our written consent is not binding on us.

B. Insured as used in this Part means:

1. You or any **family member**;
2. Any other person while **occupying your covered auto**; or
3. Any person for damages that person is entitled to recover because of **bodily injury** to which this coverage applies sustained by a person described in 1. or 2. above.

C. Trailer as used in this Part means a vehicle designed to be pulled by a:

1. Private passenger type auto; or
2. Pickup or van.

D. Uninsured motor vehicle means a land motor vehicle or **trailer** of any type:

1. To which no **bodily injury** liability bond or policy applies at the time of the accident.
2. To which a **bodily injury** liability bond or policy applies at the time of the accident. In this case its limit for **bodily injury** liability must be less than the minimum limit for **bodily injury** liability specified by the financial responsibility law of the state in which **your covered auto** is principally garaged.
3. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits:
 - a. You or any **family member**;
 - b. A vehicle which you or any **family member** are **occupying**; or
 - c. **Your covered auto**.
4. To which a **bodily injury** liability bond or policy applies at the time of the accident but the bonding or insuring company:
 - a. Denies coverage; or
 - b. Is or becomes insolvent.

However, **uninsured motor vehicle** does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any **family member**.
2. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer which is or becomes insolvent.
3. Owned by any governmental unit or agency.
4. Operated on rails or crawler treads.

5. Designed mainly for use off public roads while not on public roads.

6. While located for use as a residence or premises.

EXCLUSIONS

A. We do not provide Uninsured Motorists Coverage for **bodily injury** sustained:

1. By an **insured** while **occupying**, or when struck by, any motor vehicle owned by that **insured** which is not insured for this coverage under this Policy. This includes a **trailer** of any type used with that vehicle.
2. By any **family member** while **occupying**, or when struck by, any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.

B. We do not provide Uninsured Motorists Coverage for **bodily injury** sustained by any **insured**:

1. If that **insured** or the legal representative settles the **bodily injury** claim and such settlement prejudices our right to recover payment.
2. While **occupying your covered auto** when it is being used as a public or livery conveyance. This includes but is not limited to any period of time **your covered auto** is being used by any **insured** who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.

This exclusion (**B.2.**) does not apply:

- a. To a share-the-expense car pool; or
 - b. While **your covered auto** is being used for volunteer or charitable purposes.
3. Using a vehicle without a reasonable belief that that **insured** is entitled to do so. This exclusion (**B.3.**) does not apply to a **family member** using **your covered auto** which is owned by you.
 4. While **occupying**, or when struck by, **your covered auto** while:
 - a. Enrolled in a personal vehicle sharing program under the terms of a written agreement; and
 - b. Being used in connection with such personal vehicle sharing program by anyone other than you or any **family member**.

C. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:

1. Workers' compensation law; or
2. Disability benefits law.

- D. We do not provide Uninsured Motorists Coverage for punitive or exemplary damages.

LIMIT OF LIABILITY

- A. The Limit Of Liability shown on the Declarations for each person for Uninsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of **bodily injury** sustained by any one person in any one accident. Subject to this limit for each person, the Limit Of Liability shown on the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for **bodily injury** resulting from any one accident.

This is the most we will pay regardless of the number of:

1. **Insureds**;
 2. Claims made;
 3. Vehicles or premiums shown on the Declarations; or
 4. Vehicles involved in the accident.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
1. Part **A** or Part **B** of this Policy; or
 2. Any Underinsured Motorists Coverage provided by this Policy.
- C. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.
- D. We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:
1. Workers' compensation law; or
 2. Disability benefits law.

OTHER INSURANCE

- A. If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided under this Part of the Policy:
1. Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on either a primary or excess basis.
 2. Any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for **your covered auto**, shall be excess over any

collectible insurance providing such coverage on a primary basis.

3. If the coverage under this Policy is provided:
 - a. On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on a primary basis.
 - b. On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on an excess basis.

ARBITRATION

- A. If we and an **insured** do not agree:
1. Whether that **insured** is legally entitled to recover damages; or
 2. As to the amount of damages which are recoverable by that **insured**:
- from the owner or operator of an **uninsured motor vehicle** then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated.
- Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.
- B. Each party will:
1. Pay the expenses it incurs; and
 2. Bear the expenses of the third arbitrator equally.
- C. Unless both parties agree otherwise, arbitration will take place in the county in which the **insured** lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by at least two of the arbitrators will be binding as to:
1. Whether the **insured** is legally entitled to recover damages; and
 2. The amount of damages. This applies only if the amount does not exceed the minimum limit for **bodily injury** liability specified by the financial responsibility law of the state in which **your covered auto** is principally garaged.
- If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators'

decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

INSURING AGREEMENT

A. We will pay for sudden, direct and accidental loss to **your covered auto**, including its equipment, minus any applicable deductible shown on the Declarations. If loss to more than one of **your covered autos** results from the same **collision**, only the highest applicable deductible will apply. We will pay for loss to **your covered auto** caused by:

1. **Comprehensive** only if the Declarations indicates that Comprehensive Coverage is provided for that auto.
2. **Collision** only if the Declarations indicates that Collision Coverage is provided for that auto.

B. **Collision** means the upset of **your covered auto** or its impact with another vehicle or object.

Loss caused by the following is considered **comprehensive**:

1. Missiles or falling objects;
2. Fire;
3. Theft or larceny;
4. Explosion or earthquake;
5. Windstorm;
6. Hail, water or flood;
7. Malicious mischief or vandalism;
8. Riot or civil commotion;
9. Contact with bird or animal; or
10. Breakage of glass.

If breakage of glass is caused by a **collision**, you may elect to have it considered a loss caused by **collision**.

ADDITIONAL COVERAGES

A. Spare Parts/Automotive Tools Coverage

We will pay up to the limit shown on the Declarations, per occurrence for direct and accidental loss to spare parts, accessories, and **emergency** or **automotive tools** for **your covered auto**, only if the loss is covered by Collision or Comprehensive coverage and such coverage is shown as applicable on the Declarations. We do not cover parts and accessories held for sale by you or property of others in your care, custody or control.

Our Limit of Liability for loss to spare parts shall not exceed the lesser of the:

1. Amount necessary to repair or replace the spare parts;
2. Actual cash value of the spare parts; or
3. Limit for spare parts shown on the Declarations.

Our Limit of Liability for loss to spare parts will be reduced by:

1. Deductions for depreciation based on condition and age just prior to the loss; and
2. The amount of any unrepaired prior loss or damage.

Tools as used in this part refers to automotive or emergency tools stored in **your covered auto** or at the primary address and used for the **maintenance** of **your covered auto**.

Automotive Tool coverage is subject to a deductible of \$25.

This coverage does not include tools used in any "business", or property of others in your care, custody or control.

We will not pay for loss to Automotive Tools caused by theft or mysterious disappearance unless the loss results from forcible entry and a police report is filed with the local police department.

B. Towing and Emergency Expense

1. We will pay up to the limit shown on the Declarations for towing and emergency expense costs incurred as a result of the **disablement** of **your covered auto**. The labor must be performed at the place of **disablement**. Benefits are applicable if the **disablement** is the result of a covered emergency:

- a. Mechanical or electrical breakdown.
- b. Battery failure.
- c. Insufficient supply of fuel, oil, water, or other fluid.
- d. Flat tire.
- e. Lock-out.
- f. Entrapment in snow, mud, water, or sand.

2. The following are non-covered items:

- a. Any parts or replacement keys.
- b. Fluid, lubricants or fuel in excess of the amount required to get the disabled vehicle back on the road.
- c. Installation of any products or materials not related to the **disablement**.
- d. Labor or materials not related to the **disablement** of your vehicle including

work performed at a service station, garage, or repair shop.

- e. Labor on a covered disabled vehicle for any time period in excess of sixty (60) minutes from time of dispatch per **disablement**.
- f. Replacement tire or tire repair.
- g. Any or all fines, towing related to impoundment, abandonment, illegal parking or other violations of law or **disablement** that results from the use of intoxicants or narcotics.
- h. Damage or **disablement** due to fire, flood or vandalism.
- i. Towing from a service station, garage, repair, or restoration facility.
- j. A second or any subsequent tow for a single **disablement**.
- k. Mounting or removing snow tires or chains.
- l. **Disablement** that results from the willful acts or actions of the operator of a covered disabled vehicle if such acts could reasonably be expected to produce malfunction.
- m. **Disablement** that is not the result of a covered emergency.
- n. **Disablement** service necessary as a result of a disabled **trailer** that is not listed as a covered vehicle on this Policy.
- o. **Disablements** that occur on roads not regularly maintained, such as sand beaches, open fields, and areas designated as not passable due to construction.
- p. **Disablement** that is a result of the vehicle used in any racing, track, driving education, or timed event.
- q. Vehicles with more than two axles or two ton weight capacity.
- r. Recovery of a vehicle from a natural disaster or vehicle submerged in water.

- 3. Coverage applies in the United States and Canada.

C. Travel Loss Coverage

In the event of a **disablement** to **your covered auto**, we will pay up to the limit shown on the Declarations, for reasonable:

- 1. Transportation expenses incurred by you;
- 2. Expenses incurred by you for **lodging** and meals; or

- 3. Unrecoverable, pre-paid expenses for your attendance at **collector vehicle** events, such as preregistration fees; resulting from the **disablement**.

This coverage applies only if:

- 1. The covered loss occurs more than 50 miles from the primary garaging location of the vehicle as on file with the company; and
- 2. **Your covered auto** is disabled for more than 24 hours.

Our payment for Travel Loss Coverage will be limited to that period of time reasonably required to:

- 1. Resume travel under a prearranged itinerary; or
- 2. Return home.

D. Pet Coverage

For **your pet** that suffers injury or death as a direct result of a **Comprehensive** or **Collision** loss involving **your covered auto**, we will pay up to the limit shown on the Declarations for:

- 1. Reasonable and customary costs incurred by you or a **family member** for veterinary fees, including medications and procedures prescribed by **your pet's** veterinarian, arising from the loss; or
- 2. **Your pet's replacement cost** if **your pet** dies as a result of the loss.

Pet Coverage applies only if:

- 1. **Your pet** is **occupying your covered auto** at the time of the loss; and
- 2. The loss to **your covered auto** is covered under **PART D - COVERAGE FOR DAMAGE TO YOUR AUTO**.

With respect to any one loss, the most we will pay for all damages under Pet Coverage is a total of the limit shown on the Declarations regardless of the number of dogs or cats that are injured or die in that loss.

As used in this part,

Your pet means any dog or cat owned by you or a **family member**.

Your pet's replacement cost means the cost to replace the deceased dog or cat with another dog or cat up to the extent of the limit of coverage. It does not include any amounts for veterinary bills, training, or any other amounts other than the cost to replace the pet itself.

E. Full Safety Glass Coverage

We will pay the cost of repairing or replacing damaged **safety glass** on **your covered auto** without a deductible. We will pay only if the Declarations indicate that Comprehensive Coverage applies.

Safety glass as used in this section means the glass used in the windshield, doors and windows of **your covered auto**.

F. Disaster Relocation Expense Reimbursement Coverage

We will reimburse you for the reasonable expenses that you incur for relocation of **your covered auto** due to a natural disaster.

Disaster relocation applies when:

1. The National Weather Service issues a watch for a Named Storm, Brush Fire or Flood;
2. The National Weather Service issues a warning for a Named Storm, Brush Fire or Flood; or
3. There is imminent danger in the area where **your covered auto** is located and any damage to **your covered auto** is preventable by the relocation.

Additional Terms Applying to Disaster Relocation Expense Reimbursement Coverage:

1. Limit of Liability

We will provide reimbursement up to the limit shown on the Declarations for the relocation and storage costs of **your covered auto**.

2. Deductible

The deductible for **your covered auto** shown on the Declarations does not apply to damage to Disaster Relocation Expense Reimbursement Coverage.

3. Reimbursement is paid for receipts dated in proximity of the disaster event from a recognized storage facility/towing service.
4. Reimbursement does not apply to the cost of long-term prearranged storage.

G. Personal Effects Coverage

We will pay up to the limit shown on the Declarations for direct and accidental loss to **personal effects** in **your covered auto**, only if the loss is covered by Collision or Comprehensive coverage and such coverage is shown as applicable on the Declarations, subject to the deductible shown on the Declarations for **personal effects**. We will not pay for loss to **personal effects** caused by theft unless the loss results from forcible entry into **your covered auto** and a police report is filed with the local police department.

Our Limit of Liability for loss to **personal effects** shall not exceed the lesser of the:

1. Amount necessary to repair or replace the **personal effects**;
2. Actual cash value of the **personal effects**; or

3. Limit for **personal effects** shown on the Declarations.

Our Limit of Liability for loss to **personal effects** will be reduced by:

1. Deductions for depreciation based on condition and age just prior to the loss; and
2. The amount of any unrepaired prior loss or damage.

We will adjust each covered loss separately, and a separate deductible will apply to each **collector vehicle** insured under this Policy.

Our payment for each covered loss will be reduced by the deductible shown on the Declarations.

EXCLUSIONS

We will not pay for:

1. Loss to **your covered auto** which occurs while it is being used as a public or livery conveyance. This includes but is not limited to any period of time **your covered auto** is being used by any person who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.

This exclusion (1.) does not apply:

- a. To a share-the-expense car pool; or
 - b. While **your covered auto** is being used for volunteer or charitable purposes.
2. Damage due and confined to:
 - a. Wear and tear, neglect;
 - b. Freezing;
 - c. Mechanical, engine transmission, electrical, or structural failure;
 - d. Road damage to tires;
 - e. Gradual deterioration, fading, or discoloration due to sunlight or aging;
 - f. Dampness;
 - g. Temperature extremes;
 - h. Inherent vice;
 - i. Rust;
 - j. Corrosion;
 - k. Latent defect;
 - l. Dry or wet rot;
 - m. Mold or mildew; or
 - n. Power surge or interruption to electrical device, other than lightning.

This exclusion **(2.)** does not apply if the damage results from the total theft of **your covered auto**.

3. Loss due to or as a consequence of:
 - a. Radioactive contamination;
 - b. Discharge of any nuclear weapon (even if accidental);
 - c. War (declared or undeclared);
 - d. Civil war;
 - e. Insurrection; or
 - f. Rebellion or revolution.
4. Loss to any electronic equipment designed for the reproduction of sound and any accessories used with such equipment. This includes but is not limited to:
 - a. Radios and stereos;
 - b. Tape decks; or
 - c. Compact disc players.

This exclusion **(4.)** does not apply to equipment designed solely for the reproduction of sound and accessories used with such equipment, provided:

- a. The equipment is permanently installed in **your covered auto**; or
- b. The equipment is:
 - (1) Removable from a housing unit which is permanently installed in the auto;
 - (2) Designed to be solely operated by use of the power from the auto's electrical system; and
 - (3) In or upon **your covered auto** at the time of the loss.

5. Loss to tapes, records, discs or other media used with equipment described in exclusion **(4.)**.
6. Loss or damage to or as a consequence of destruction or confiscation by governmental or civil authorities, including damages during searches, impoundment, or towing.
7. Loss to:
 - a. A **trailer**, camper body, or motor home, which is not shown on the Declarations; or
 - b. Facilities or equipment used with such **trailer**, camper body or motor home. Facilities or equipment include but are not limited to:
 - (1) Cooking, dining, plumbing or refrigeration facilities;

- (2) Awnings or cabanas; or
- (3) Any other facilities or equipment used with a **trailer**, camper body or motor home.

8. Loss to **your covered auto** while participating in, testing for, or practicing for any:
 - a. Race,
 - b. Speed contest,
 - c. Time trial,
 - d. Gymkhana,
 - e. Test and Tune event,
 - f. Driving exhibition,
 - g. Driver's education, or
 - h. **On-track event** of any kind.

As used in this section, **on-track event** would include driving events held in or at facilities designed for or temporarily modified for racing, e.g. parking lots or road courses.

This exclusion **(8.)** does not apply to a vehicle show/exhibit being held on a track for display purposes only, in which your vehicle is not being used for any of the excluded purposes above.

9. Loss or damage intentionally caused by you or at your direction.
 10. Loss or damage due and confined to faulty workmanship, construction, design, or manufacture.
 11. Loss or damage to **your covered auto** while it is being used for other than **occasional pleasure use**.
 12. Loss or damage to **your covered auto** which occurs at a vehicle repair/ service/ restoration facility prior to the facility taking care, custody, and control of **your covered auto**, but only if:
 - a. **Your covered auto** is left at the service facility while they are not open; and
 - b. **Your covered auto** is not left in a locked garage facility or **secured location**.
- As used in this part, **secured location** means:
- a. A completely enclosed, fenced, and locked facility; or
 - b. A location that is continuously guarded by on site security personnel.
13. Loss or damage to **your covered auto** when left in any public parking facility unless the facility is continuously guarded.

This exclusion (13.) does not apply to **your covered auto** when it is being used for **occasional pleasure use**.

14. Loss or damage to **your covered auto** while it is parked in front of, off of, or away from the **residence premises**.

This exclusion (14.) does not apply to **your covered auto** when it is being used for **occasional pleasure use**.

15. Loss caused by the theft or conversion of **your covered auto** by a person to whom you have voluntarily entrusted **your covered auto**;
16. Loss resulting from conversion, embezzlement or secretion by any person who has a lien, rental, or sales agreement.
17. Loss to **your covered auto** due to **diminution in value**.
18. Loss or damage to **your covered auto** which occurs while it is rented or leased to any person for a fee.
19. Loss or damage to **your covered auto** arising out of the ownership, maintenance or use of **your covered auto** in a **crime** or any **criminal** activity.
20. Loss to **your covered auto** which occurs while:
- a. Enrolled in a personal vehicle sharing program under the terms of a written agreement; and
 - b. Being used in connection with such personal vehicle sharing program by anyone other than you or any **family member**.
21. Loss to **your covered auto** being maintained, used, or held by any person or dealer for consignment or sale. This exclusion does not apply to **your covered auto** if the vehicle is for sale by means of a short-term car auction or while at a car show.

LIMIT OF LIABILITY

- A. If the Declarations indicates your vehicle is insured for **agreed value**:
1. In the event the property is stolen, totally destroyed, or deemed a **constructive total loss** we will pay the **agreed value** as shown on the Declarations. The limit of liability shown for each vehicle is increased by two percent at the end of each three month period after the effective date. Upon expiration of the policy period, the limit reverts back to the **agreed value** stated on the Declarations. This amount is used to process your renewal unless you request a change in the amount of insurance.

We will reduce our payment by any amount paid for a previous loss to that property if the damage was not repaired.

2. In the event of partial damage to the vehicle we will pay the amount required to repair or replace it, whichever is less, up to the amount of coverage for each occurrence. Our repair or replacement will be with labor and parts of like kind and quality, without regard to betterment or depreciation.

- B. In the event that we pay for property that is stolen, totally destroyed, or deemed a **constructive total loss**, at our option, the salvage becomes our property.

You may, at your option and with our approval, purchase the salvage from us at a price we determine, in accordance with state regulations. You must advise us of your intent prior to our making payments under the terms of this Policy.

PAYMENT OF LOSS

We may pay for loss in money or repair or replace the damaged or stolen property. We may, at our expense, return any stolen property to:

1. You; or
2. The address shown in this Policy.

If we return stolen property we will pay for any damage resulting from the theft. We may keep all or part of the property at an agreed or appraised value.

If we pay for a partial loss in money, our payment will include the applicable sales tax for the damaged or stolen property.

In the event of partial damage to the paint of **your covered auto**, we will pay the amount required to replace or repair only the paint to the damaged area of the vehicle. Repainting the entire vehicle due to the inability to match old paint is considered betterment and not covered.

NO BENEFIT TO BAILEE

This insurance shall not directly or indirectly benefit any carrier or other bailee for hire.

OTHER SOURCES OF RECOVERY

If other sources of recovery also cover the loss, any insurance we provide shall be excess over any other collectible source of recovery.

APPRAISAL

- A. If we and you do not agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. The appraisers will state separately the Actual Cash Value and the amount of loss. If they fail to agree, they will submit their differences to the umpire.

A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and

2. Bear the expenses of the appraisal and umpire equally.

B. We do not waive any of our rights under this Policy by agreeing to an appraisal.

REINSTATEMENT OF LIMIT

A loss to **your covered auto** reduces our liability limit by the amount of the loss under **PART D - COVERAGE FOR DAMAGE TO YOUR AUTO**. Upon repair or replacement of **your covered auto** the limit will return to the limit shown on the Declarations.

PART E - DUTIES AFTER AN ACCIDENT OR LOSS

We have no duty to provide coverage under this Policy if the failure to comply with the following duties is prejudicial to us:

- A.** We must be notified promptly of how, when and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.
- B.** A person seeking any coverage must:
 1. Cooperate with us in the investigation, settlement or defense of any claim or suit.
 2. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
 3. Submit, as often as we reasonably require:
 - a. To physical exams by physicians we select. We will pay for these exams.
 - b. To examination under oath and subscribe the same.
 - c. To recorded statements.
 4. Authorize us to obtain:
 - a. Medical reports; and
 - b. Other pertinent records.
 5. Submit a proof of loss when required by us.
- C.** A person seeking Uninsured Motorists Coverage must also:
 1. Promptly notify the police if a hit-and-run driver is involved.
 2. Promptly send us copies of the legal papers if a suit is brought.
- D.** A person seeking **Coverage For Damage To Your Auto** must also:
 1. Take reasonable steps after loss to protect **your covered auto** and its equipment from further loss. We will pay reasonable expenses incurred to do this.
 2. Promptly notify the police if **your covered auto** is stolen.

3. Permit us to inspect and appraise the damaged property before its repair or disposal.

PART F - GENERAL PROVISIONS

BANKRUPTCY

Bankruptcy or insolvency by you shall not relieve us of any obligations under this Policy.

CHANGES

- A.** This Policy contains all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us.
- B.** If there is a change to the information used to develop the policy premium, we may adjust your premium. Changes during the policy term that may result in a premium increase or decrease include, but are not limited to, changes in:
 1. The number, type or use classification of insured vehicles;
 2. Operators using insured vehicles;
 3. The place of principal garaging of insured vehicles; or
 4. Coverage, deductible or limits.If a change resulting from **A.** or **B.** requires a premium adjustment, we will make the premium adjustment in accordance with our manual rules.
- C.** If we make a change which broadens coverage under this edition of your policy without additional premium charge, that change will automatically apply to your policy as of the date we implement the change in your state. This Paragraph (**C.**) does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:
 1. A subsequent edition of your policy; or
 2. An Amendatory Endorsement.

FRAUD

We do not provide coverage if you have made fraudulent statements or engaged in fraudulent conduct in connection with any accident or loss for which coverage is sought under this Policy.

LEGAL ACTION AGAINST US

- A.** No legal action may be brought against us until there has been full compliance with all the terms of this Policy. In addition, under Part **A**, no legal action may be brought against us until:
 1. We agree in writing that you have an obligation to pay; or

2. The amount of that obligation has been finally determined by judgment after trial.

B. No person or organization has any right under this Policy to bring us into any action to determine your liability.

OUR RIGHT TO RECOVER PAYMENT

A. If we make a payment under this Policy and the person to or for whom payment was made has a right to recover damages from another we shall be subrogated to that right. That person shall do:

1. Whatever is necessary to enable us to exercise our rights; and
2. Nothing after loss to prejudice them.

However, our rights in this paragraph **(A.)** do not apply under **PART D - COVERAGE FOR DAMAGE TO YOUR AUTO** against any person using **your covered auto** with a reasonable belief that that person is entitled to do so.

B. If we make a payment under this Policy and the person to or for whom payment is made recovers damages from another, that person shall:

1. Hold in trust for us the proceeds of the recovery; and
2. Reimburse us to the extent of our payment.

POLICY PERIOD AND TERRITORY

A. This Policy applies only to accidents and losses which occur:

1. During the policy period as shown on the Declarations; and
2. Within the policy territory.

B. The policy territory is:

1. The United States of America, its territories or possessions;
2. Puerto Rico; or
3. Canada.

This Policy also applies to loss to, or accidents involving, **your covered auto** while being transported between their ports.

TERMINATION

A. Cancellation

This Policy may be cancelled during the policy period as follows:

1. The named insured shown on the Declarations may cancel by:
 - a. Returning this Policy to us; or
 - b. Giving us advance notice of the date cancellation is to take effect.

2. We may cancel by mailing to the named insured shown on the Declarations at the address shown in this Policy:

- a. At least 10 days' notice:
 - (1) If cancellation is for nonpayment of premium; or
 - (2) If notice is mailed during the first 60 days this Policy is in effect and this is not a renewal or continuation policy; or

b. At least 20 days' notice in all other cases.

3. After this Policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:

- a. For nonpayment of premium; or
- b. If your driver's license or that of:
 - (1) Any driver who lives with you; or
 - (2) Any driver who customarily uses **your covered auto**;has been suspended or revoked. This must have occurred:
 - (1) During the policy period; or
 - (2) Since the last anniversary of the original effective date if the policy period is other than one year; or
- c. If the Policy was obtained through material misrepresentation.

B. Nonrenewal

If we decide not to renew or continue this

Policy, we will mail notice to the named insured shown on the Declarations at the address shown in this Policy. Notice will be mailed at least 20 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than six months, we will have the right not to renew or continue this Policy every six months, beginning six months after its original effective date.
2. Six months or longer, but less than one year, we will have the right not to renew or continue this Policy at the end of the policy period.
3. One year or longer, we will have the right not to renew or continue this Policy at each anniversary of its original effective date.

C. Automatic Termination

If we offer to renew or continue and you or your representative does not accept, this Policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or

continuation premium when due shall mean that you have not accepted our offer. If you obtain other insurance on **your covered auto**, any similar insurance provided by this Policy will terminate as to that auto on the effective date of the other insurance.

The Company has caused the policy to be signed by the President and Secretary. It is countersigned on the Declarations Page by our authorized representative(s), if required.

D. Other Termination Provisions

1. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this Policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund. The premium refund, if any, will be computed according to our manuals. However, making or offering to make the refund is not a condition of cancellation.
3. The effective date of cancellation stated in the notice shall become the end of the policy period.

TRANSFER OF YOUR INTEREST IN THIS POLICY

- A.** Your rights and duties under this Policy may not be assigned without our written consent. However, if a named insured shown on the Declarations dies, coverage will be provided for:
1. The surviving spouse if resident in the same household at the time of death. Coverage applies to the spouse as if a named insured shown on the Declarations; and
 2. The legal representative of the deceased person as if a named insured shown on the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use **your covered auto**.
- B.** Coverage will only be provided until the end of the policy period.

TWO OR MORE AUTO POLICIES

If this Policy and any other auto insurance policy issued to you by us apply to the same accident, the maximum limit of our liability under all the policies shall not exceed the highest applicable limit of liability under any one policy.

PRINCIPAL MEANS OF TRANSPORTATION REQUIREMENT

This Policy provides coverage for **your covered auto** shown on the Declarations. You must own a **principal means of transportation** which must be insured by a separate insurance policy that must be in effect for the entire time this Policy is in effect. If you do not own a **principal means of transportation** which is insured by a separate insurance policy in effect for the entire time this Policy is in effect, then no coverage will apply. In no event will this Policy serve as your only auto coverage.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY.
PLEASE READ IT CAREFULLY.

APPRECIATION SECURITY ENDORSEMENT

This coverage applies when a **Collector Vehicle** is designated with Appreciation Security Coverage on the Declarations.

Appreciation Security

Item **A.1.** of **LIMIT OF LIABILITY**, under **PART D - COVERAGE FOR DAMAGE TO YOUR AUTO**, has been revised to:

A. If the Declarations indicates **your covered auto** is insured for **Agreed Value**:

- 1.** In accordance with market valuation cost index data, the **agreed value** amount of coverage provided by the policy may increase annually to reflect the changes in the appreciation of the model year of “your” **collector vehicle**. This amount is used to process “your” renewal unless “you” request a change in the amount of insurance.

If “you” believe that this adjustment has left “you” with:

- a.** Coverage in excess of the value of “your” **collector vehicle**; or
- b.** Insufficient coverage due to improvements or additions that “you” may have made in the last few years;

Then please contact “your” agent as this adjusted value may need updated.

All other terms and conditions remain unchanged.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY.
PLEASE READ IT CAREFULLY.

OCCASIONAL COMMUTING ENDORSEMENT

Under **DEFINITIONS, P. Occasional pleasure use,**

Item **1.a.(3)** "To or from work;" is deleted.

Item **1.a (4)** "To or from school;" is deleted

All other terms and conditions remain unchanged.

CARE PACKAGE

This Endorsement is designed for the **insured** whose **collector vehicle** has an emergency condition and should not be construed as a repair or **maintenance** service. It enhances some coverages provided in “your” Collector Vehicle Policy and reimburses “you” for the expenses described when an emergency condition occurs to **Your Covered Auto**. Depending on the level of **CARE Package**, it also provides additional coverage specifically designed for car collectors. The CARE package provides additional coverage. The maximum amount provided for these enhanced coverages will be the limits as shown below in this Endorsement. The limits shown under this endorsement are in addition to the limits included in the Collector Vehicle Policy.

SILVER PLAN

If Silver Plan is indicated on the Declarations, the following enhanced coverages apply and are subject to the exclusions shown below in Section IV.

- I. **\$100 Emergency Towing:** “You” will be reimbursed up to a maximum of \$100 per **disablement** if **Your Covered Auto** does not start or will not operate under its own power without causing damage. “You” will need to contact the facility of “your” choice and submit a claim to “us” for reimbursement. Emergency Towing Service covers a maximum of 3 breakdowns per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

- II. **\$50 Roadside Assistance:** “You” will be reimbursed up to a maximum of \$50 per **disablement** if **Your Covered Auto** is disabled and unable to be driven under its own power as defined below. “You” will need to contact the facility of “your” choice and submit a claim to “us” for reimbursement. Emergency Roadside Assistance covers a maximum of 3 breakdowns per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.
 - **Your Covered Auto** does not start: Minor emergency mechanical adjustments and battery boost at the point of **disablement**.
 - **Flat Tire:** Service call to repair “your” tire or install “your” inflated spare. (If “you” have no spare or if “your” spare is flat, no reimbursement is available for the cost of a replacement tire.)
 - **Stuck:** Service to extricate “your” vehicle from a ditch, snow, mud, or sand. (Cannot be used for everyday snow removal.)
 - **In need of liquids or parts:** Service to deliver an emergency supply of gas, oil or water, or other materials or parts needed to get “your” vehicle back on the road.

- III. **\$50 Emergency Lockout:** “You” will be reimbursed up to \$50 for locksmith assistance if “you” are locked out of **Your Covered Auto**, providing the following conditions apply:
 1. An itemized receipt or statement from a commercial locksmith service or other service facility, detailing the amount charged for lockout service must be included when filing an Emergency Lockout Claim.
 2. “You” must be with **Your Covered Auto** at time of lockout.
 3. Private citizen’s assistance is not reimbursable.

IV. Exclusions:

1. Accidents or **disablements** which occurs to vehicles not listed on the Declaration Page;
2. Storage of vehicles or rental of towing equipment;
3. Towing by other than a licensed service station or garage;
4. Towing or service on stolen, unlicensed, illegally parked or impounded vehicles;
5. The cost of any liquids, parts, materials or services received at a garage or service facility;
6. Service on personal use, non-collectible automobiles, mobile homes, taxicabs, tractors, trucks, boats, camping, travel or other **trailers**, motorcycles, motor scooters, public conveyance vehicles on display for sale or any other purpose vehicles used in competition or for commercial purposes.

GOLD PLAN

If Gold Plan is indicated on the Declarations, the following enhanced coverages apply and are subject to the exclusions shown below in Section X.

- I. **\$150 Emergency Towing:** "You" will be reimbursed up to a maximum of \$150 per **disablement** if **Your Covered Auto** does not start or will not operate under its own power without causing damage. "You" will need to contact the facility of "your" choice and submit a claim to "us" for reimbursement. Emergency Towing Service covers a maximum of 3 breakdowns per policy term. No further reimbursement will be provided for the remainder of the annual policy term if "you" exceed this limit.
- II. **\$100 Roadside Assistance:** "You" will be reimbursed up to a maximum of \$100 per **disablement** if **Your Covered Auto** is disabled and unable to be driven under its own power as defined below. "You" will need to contact the facility of "your" choice and submit a claim to "us" for reimbursement. Emergency Roadside Assistance covers a maximum of 3 breakdowns per term. No further reimbursement will be provided for the remainder of the term if "you" exceed this limit.
 - **Your Covered Auto** does not start: Minor emergency mechanical adjustments and battery boost at the point of **disablement**.
 - **Flat Tire:** Service call to repair "your" tire or install "your" inflated spare. (If "you" have no spare or if "your" spare is flat, no reimbursement is available for the cost of a replacement tire.)
 - **Stuck:** Service to extricate "your" vehicle from a ditch, snow, mud, or sand. (Cannot be used for everyday snow removal.)
 - **In need of liquids or parts:** Service to deliver an emergency supply of gas, oil or water, or other materials or parts needed to get "your" vehicle back on the road.
- III. **\$50 Emergency Lockout:** "You" will be reimbursed up to \$50 for locksmith assistance if "you" are locked out of **Your Covered Auto**, providing the following conditions apply;
 1. An itemized receipt or statement from a commercial locksmith service or other service facility, detailing the amount charged for lockout service must be included when filing an Emergency Lockout Claim.
 2. "You" must be with **Your Covered Auto** at time of lockout.
 3. Private citizen's assistance is not reimbursable.

IV. \$10,000 Accidental Death and Dismemberment: “We” will pay benefits as shown below which result from an accident involving **Your Covered Auto**, except **Your Covered Auto** having less than four wheels, if:

1. “You” suffer an injury;
2. A loss described in the schedule of benefits results from this injury;
3. This loss occurs within 90 days of the injury; and
4. The Policy is in effect on the date of injury.

The maximum benefit for injury or accidental loss of life will be \$10,000 per person.

Schedule of benefits: The full amount of benefit is payable for:

1. Loss of life;
2. Loss of both hands;
3. Loss of both feet;
4. Loss of one hand and one foot.

One-half of the benefit is payable for:

1. Loss of one hand;
2. Loss of one foot.

If more than one loss results from the same injury, “we” will pay only one loss. “We” will pay the loss for which the greatest amount is due. No loss sustained before such injury will be covered. Payment will be made subject to all policy provisions and conditions.

V. \$250 Emergency Travel Expense: If **Your Covered Auto** is disabled as a result of an accident or mechanical failure which occurs 50 miles or more from “your” home, “you” will be reimbursed up to \$50 per day for five days (120 hours) from the time of **disablement** while **Your Covered Auto** is being repaired, for a maximum of \$250 for any combination of expenses for meals, **lodging**, car rental or carrier transportation. If the **disablement** is due to an accident, the accident must be reported to state or local police, and a copy of the report must be submitted with “your” request for reimbursement. Emergency Travel Expense covers a maximum of 2 breakdowns per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

- **Car Rental:** refers to automobiles obtained from a bona fide car rental agency for use while “your” vehicle is being repaired.
- **Local Meals and Lodging:** must be purchased in the vicinity of station, garage or body shop where “your” vehicle is being repaired.
- **Carrier Transportation:** refers to a common carrier licensed to carry passengers for hire, used for transportation to “your” destination or home.
- **Accident:** refers to the actual colliding of **Your Covered Auto** driven by “you” with another vehicle or object.

VI. \$2,500 Theft Reward: If **Your Covered Auto** is stolen, “we” will assist in its recovery by paying a \$2,500 reward for information leading to the arrest and conviction of the person who stole “your” car. (This reward is not payable to “you” or “your” immediate family or law officers.)

VII. \$250 Personal Effects: If **Your Covered Auto** is stolen or vandalized, “we” will reimburse “you” up to \$250 for any **personal effects** (does not include automobile parts) stolen or damaged. There must be an incident report made to the state or local police.

VIII. \$100 Ambulance Assistance: Should “you” require the need of an ambulance as a result of an accident in **Your Covered Auto**, “you” will be reimbursed up to \$100 to offset the cost. This coverage is not restricted to **Your Covered Auto**. “You” will be reimbursed for ambulance assistance if the accident occurs while:

1. “You” are in **Your Covered Auto**;
2. “You” are riding in a common carrier such as a bus, train or taxi; or
3. “You” are hit by another vehicle.

IX. \$100 Car Show Expenses: If **Your Covered Auto** is disabled due to an accident or mechanical breakdown and as a result “you” are unable to attend a Car Show, “we” will reimburse “you” up to a maximum of \$100 for each occurrence for non-refundable:

1. Car show registration fee; and
2. Hotel expenses.

In order to be reimbursed, “you” must submit receipts containing the name, address and telephone number of the company charging the expenses. Car Show Expense covers a maximum of 2 events per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

X. Exclusions:

1. Accidents and **disablements** which occurs to vehicles not listed on the Declaration Page;
2. Storage of vehicles or rental of towing equipment;
3. Towing by other than a licensed service station or garage;
4. Towing or service on stolen, unlicensed, illegally parked or impounded vehicles;
5. The cost of any liquids, parts, materials or services received at a garage or service facility;
6. Service on personal use, non-collectible automobiles, mobile homes, taxicabs, tractors, trucks, boats, camping, travel or other **trailers**, motorcycles, motor scooters, public conveyance vehicles on display for sale or any other purpose vehicles used in competition or for commercial purposes.
7. Accidental Death and Dismemberment resulting from **Your Covered Auto** having less than four wheels.

PLATINUM PLAN

If Platinum Plan is indicated on the Declarations, the following enhanced coverages apply and are subject to the exclusions shown below in Section XIV.

I. \$250 Emergency Towing: “You” will be reimbursed up to a maximum of \$250 per **disablement** if **Your Covered Auto** does not start or will not operate under its own power without causing damage. “You” will need to contact the facility of “your” choice and submit a claim to “us” for reimbursement. Emergency Towing Service covers a maximum of 3 breakdowns per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

II. **\$150 Roadside Assistance:** “You” will be reimbursed up to a maximum of \$150 per **disablement** if **Your Covered Auto** is disabled and unable to be driven under its own power as defined below. “You” will need to contact the facility of “your” choice and submit a claim to “us” for reimbursement. Emergency Roadside Assistance covers a maximum of 3 breakdowns per term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

- **Your Covered Auto** does not start: Minor emergency mechanical adjustments and battery boost at the point of **disablement**.
- **Flat Tire:** Service call to repair “your” tire or install “your” inflated spare. (If “you” have no spare or if “your” spare is flat, no reimbursement is available for the cost of a replacement tire.)
- **Stuck:** Service to extricate “your” vehicle from a ditch, snow, mud or sand. (Cannot be used for everyday snow removal.)
- **In need of liquids or parts:** Service to deliver an emergency supply of gas, oil or water, or other materials or parts needed to get “your” vehicle back on the road.

III. **\$50 Emergency Lockout:** “You” will be reimbursed up to \$50 for locksmith assistance if “you” are locked out of **Your Covered Auto**, providing the following conditions apply:

1. An itemized receipt or statement from a commercial locksmith service or other service facility, detailing the amount charged for lockout service must be included when filing an Emergency Lockout Claim.
2. “You” must be with **Your Covered Auto** at time of lockout.
3. Private citizen’s assistance is not reimbursable.

IV. **\$20,000 Accidental Death and Dismemberment:** “We” will pay benefits as shown below which result from an accident involving **Your Covered Auto**, except a covered vehicle having less than four wheels, if:

1. “You” suffer an injury;
2. A loss described in the schedule of benefits results from this injury;
3. This loss occurs within 90 days of the injury; and
4. The Policy is in effect on the date of injury.

The maximum benefit for injury or accidental loss of life will be \$20,000 per person.

Schedule of benefits: The full amount of benefit is payable for:

1. Loss of life;
2. Loss of both hands;
3. Loss of both feet;
4. Loss of one hand and one foot.

One-half of the benefit is payable for:

1. Loss of one hand;
2. Loss of one foot.

If more than one loss results from the same injury, “we” will pay only one loss. “We” will pay the loss for which the greatest amount is due. No loss sustained before such injury will be covered. Payment will be made subject to all policy provisions and conditions.

V. **\$500 Emergency Travel Expense:** If **Your Covered Auto** is disabled as a result of an accident or mechanical failure which occurs 50 miles or more from “your” home, “you” will be reimbursed up to \$100 per day for five days (120 hours) from the time of **disablement** while “your” vehicle is being repaired, for a maximum of \$500 for any combination of expenses for meals, **lodging**, car rental or carrier transportation. If the **disablement** is due to an accident, the accident must be reported to state or local police, and a copy of the report must be submitted with “your” request for reimbursement. Emergency Travel Expense covers a maximum of 2 breakdowns per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

- **Car Rental:** refers to automobiles obtained from a bona fide car rental agency for use while “your” vehicle is being repaired.
- **Local Meals and Lodging:** must be purchased in the vicinity of a station, garage, or body shop where “your” vehicle is being repaired.
- **Carrier Transportation:** refers to a common carrier licensed to carry passengers for hire, used for transportation to “your” destination or home.
- **Accident:** refers to the actual colliding of **Your Covered Auto** driven by “you” with another vehicle or object.

VI. **\$5,000 Theft Reward:** If **Your Covered Auto** is stolen, “we” will assist in its recovery by paying a \$5,000 reward for information leading to the arrest and conviction of the person who stole “your” car. (This reward is not payable to “you” or “your” immediate family or law officers.)

VII. **\$500 Personal Effects:** If **Your Covered Auto** is stolen or vandalized, “we” will reimburse “you” up to \$500 for any **personal effects** (does not include automobile parts) stolen or damaged. There must be an incident report made to the state or local police.

VIII. **\$250 Ambulance Assistance:** Should “you” require the need of an ambulance as a result of an accident in **Your Covered Auto**, “you” will be reimbursed up to \$250 to offset the cost. This coverage is not restricted to “your” own car. “You” will be reimbursed for ambulance assistance if the accident occurs while:

1. “You” are in **Your Covered Auto**;
2. “You” are riding in a common carrier such as a bus, train or taxi; or
3. “You” are hit by another vehicle.

IX. **\$150 Car Show Expenses:** If **Your Covered Auto** is disabled due to an accident or mechanical breakdown and “you” are unable to attend a Car Show, “we” will reimburse “you” up to a maximum of \$150 for non-refundable:

1. Car show registration fee, and
2. Hotel expenses.

In order to be reimbursed, “you” must submit receipts containing the name, address and telephone number of the company charging the expenses. Car Show Expense covers a maximum of 2 events per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

X. **\$5,000 Bail Bond:** If “you” are arrested for a traffic violation in **Your Covered Auto** and must post bail to stay out of jail or ensure “your” appearance in court, “you” will be reimbursed for the bail bond premium for a required bond up to \$5,000. Commission of a

felony, driving without a valid operator's permit or under the influence of alcohol, drugs or narcotics are excluded.

XI. \$1,000 Legal Defense Benefit: If "you" must appear in court as a result of a traffic violation, in **Your Covered Auto** "you" will be reimbursed up to a maximum of \$1,000 per occurrence for the fee charged by an attorney of "your" choice to defend "you" according to the following schedule:

Reckless Driving: Trial - \$100, Appeal - \$100
Manslaughter: Trial - \$400, Appeal - \$200
Other Traffic Violations: Trial - \$50, Appeal - \$50

Exclusions:

1. Fines and forfeitures;
2. Commission of a felony;
3. Driving without a valid operator's permit; or
4. Driving under the influence of alcohol, drugs or narcotics.

XII. \$1,000 Hit and Run Reward: "We" will pay for information leading to the arrest and conviction of a hit-and-run driver who damages **Your Covered Auto** or injures "you" while in **Your Covered Auto** - up to \$1,000. (This reward is not payable to "you" or "your" immediate family or law officers.)

XIII. TrailerGuard: If **Your Covered Auto** is being moved by a **trailer** or the **trailer** is being hauled by **Your Covered Auto** and the **trailer** is disabled, "you" are entitled to a maximum benefit of \$150 per **disablement** as defined below. You" will need to contact the facility of "your" choice and submit a claim to "us" for reimbursement. TrailerGuard coverage covers a maximum of 2 **disablements** per policy term. No further reimbursement will be provided for the remainder of the annual policy term if "you" exceed this limit.

- **Towing:** If the **trailer** cannot be used without causing damage, including **disablement** as a result of an accident.
- **Flat Tire:** Service call to install "your" inflated spare.
- **Stuck:** Service to extricate the **trailer** from a ditch, snow, mud or sand. (Cannot be used for everyday snow removal.)
- **In need of liquids or parts:** Service to deliver an emergency supply of gas, oil or water, or other materials or parts needed to get the **trailer** back on the road.
- **Lockout Service:** If "your" keys are lost or "you" are locked out of the **trailer**, "we" will reimburse "you" for locksmith assistance.

XIV. Exclusions

1. Accidents or **disablements** which occurs to vehicles not listed on the Declaration Page;
2. Storage of vehicles or rental of towing equipment;
3. Towing by other than a licensed service station or garage;
4. Towing or service on stolen, unlicensed, illegally parked or impounded vehicles;
5. The cost of any liquids, parts, materials or services received at a garage or service facility;
6. Service on personal use, non-collectible automobiles, mobile homes, taxicabs, tractors, trucks, boats, camping, travel or other **trailers**, motorcycles, motor scooters, public conveyance vehicles on display for sale or any other purpose vehicles used in competition or for commercial purposes.

7. Accidental Death and Dismemberment resulting from **Your Covered Auto** having less than four wheels.

TITANIUM PLAN

If Titanium Plan is indicated on the Declarations, the following enhanced coverages apply and are subject to the exclusions shown below in Section XXI.

- I. **\$350 Emergency Towing:** “You” will be reimbursed up to a maximum of \$350 per **disablement** if **Your Covered Auto** does not start or will not operate under its own power without causing damage. “You” will need to contact the facility of “your” choice and submit a claim to “us” for reimbursement. Emergency Towing Service covers a maximum of 3 breakdowns per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

- II. **\$200 Roadside Assistance:** “You” will be reimbursed up to a maximum of \$200 per **disablement** if **Your Covered Auto** is disabled and unable to be driven under its own power as defined below. “You” will need to contact the facility of “your” choice and submit a claim to “us” for reimbursement. Emergency Roadside Assistance covers a maximum of 3 breakdowns per term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.
 - **Your Covered Auto** does not start: Minor emergency mechanical adjustments and battery boost at the point of **disablement**.
 - **Flat Tire:** Service call to repair “your” tire or install “your” inflated spare. (If “you” have no spare or if “your” spare is flat, no reimbursement is available for the cost of a replacement tire.)
 - **Stuck:** Service to extricate “your” vehicle from a ditch, snow, mud or sand. (Cannot be used for everyday snow removal.)
 - **In need of liquids or parts:** Service to deliver an emergency supply of gas, oil or water, or other materials or parts needed to get “your” vehicle back on the road.

- III. **\$100 Emergency Lockout:** “You” will be reimbursed up to \$100 for locksmith assistance if “you” are locked out of **Your Covered Auto**, providing the following conditions apply:
 1. An itemized receipt or statement from a commercial locksmith service or other service facility, detailing the amount charged for lockout service must be included when filing an Emergency Lockout Claim.
 2. “You” must be with “your” vehicle at time of lockout.
 3. Private citizen’s assistance is not reimbursable.

IV. **Vehicle Lock Coverage**

We will pay up to \$1,500 for a loss to keys for Your Covered Auto which includes:

- a. The cost to duplicate or replace lost or stolen keys;
- b. The labor costs to retrieve keys accidentally locked in the vehicle; or
- c. The cost to re-key the vehicle locks when the keys are lost, stolen, or the vehicle is stolen and then recovered.

Loss to keys must be directly related to a covered loss described in Part D – Coverage For Damage to Your Auto. We will not pay for loss for theft of keys unless a police report is filed with the local police department.

V. \$25,000 Accidental Death and Dismemberment: “We” will pay benefits as shown below which result from an accident involving **Your Covered Auto**, except **Your Covered Auto** having less than four wheels, if:

1. “You” suffer an injury;
2. A loss described in the schedule of benefits results from this injury;
3. This loss occurs within 90 days of the injury; and
4. The Policy is in effect on the date of injury.

The maximum benefit for injury or accidental loss of life will be \$25,000 per person.

Schedule of benefits: The full amount of benefit is payable for:

1. Loss of life;
2. Loss of both hands;
3. Loss of both feet;
4. Loss of one hand and one foot.

One-half of the benefit is payable for:

1. Loss of one hand;
2. Loss of one foot.

If more than one loss results from the same injury, “we” will pay only one loss. “We” will pay the loss for which the greatest amount is due. No loss sustained before such injury will be covered. Payment will be made subject to all policy provisions and conditions.

VI. \$750 Emergency Travel Expense: If **Your Covered Auto** is disabled as a result of an accident or mechanical failure which occurs 50 miles or more from “your” home, “you” will be reimbursed up to \$150 per day for five days (120 hours) from the time of **disablement** while “your” vehicle is being repaired, for a maximum of \$750 for any combination of expenses for meals, **lodging**, car rental or carrier transportation. If the **disablement** is due to an accident, the accident must be reported to state or local police, and a copy of the report must be submitted with “your” request for reimbursement. Emergency Travel Expense covers a maximum of 2 breakdowns per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

- **Car Rental:** refers to automobiles obtained from a bona fide car rental agency for use while “your” vehicle is being repaired.
- **Local Meals and Lodging:** must be purchased in the vicinity of station, garage, or body shop where “your” vehicle is being repaired.
- **Carrier Transportation:** refers to a common carrier licensed to carry passengers for hire, used for transportation to “your” destination or home.
- **Accident:** refers to the actual colliding of **Your Covered Auto** driven by “you” with another vehicle or object.

VII. \$5,000 Theft Reward: If **Your Covered Auto** is stolen, “we” will assist in its recovery by paying a \$5,000 reward for information leading to the arrest and conviction of the person who stole “your” car. (This reward is not payable to “you” or “your” immediate family or law officers.)

VIII. \$1,000 Personal Effects: If **Your Covered Auto** is stolen or vandalized, “we” will reimburse “you” up to \$1,000 for any **personal effects** (does not include automobile parts) stolen or damaged. There must be an incident report made to the state or local police.

IX. \$350 Ambulance Assistance: Should “you” require the need of an ambulance as a result of an accident in **Your Covered Auto**, “you” will be reimbursed up to \$350 to offset the cost. This coverage is not restricted to **Your Covered Auto**. “You” will be reimbursed for ambulance assistance if the accident occurs while:

1. “You” are in **Your Covered Auto**;
2. “You” are riding in a common carrier such as a bus, train or taxi; or
3. “You” are hit by another vehicle.

X. \$200 Car Show Expenses: If **Your Covered Auto** is disabled due to an accident or mechanical breakdown and “you” are unable to attend a Car Show, “we” will reimburse “you” up to a maximum of \$200 for non-refundable:

1. Car show registration fee; and
2. Hotel expenses.

In order to be reimbursed, “you” must submit receipts containing the name, address and telephone number of the company charging the expenses. Car Show Expense covers a maximum of 2 events per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

XI. \$6,000 Bail Bond: If “you” are arrested for a traffic violation in **Your Covered Auto** and must post bail to stay out of jail or ensure “your” appearance in court, “you” will be reimbursed for the bail bond premium for a required bond up to \$6,000. Commission of a felony, driving without a valid operator’s permit or under the influence of alcohol, drugs or narcotics are excluded.

XII. \$1,500 Legal Defense Benefit: If “you” must appear in court as a result of a traffic violation in **Your Covered Auto**, “you” will be reimbursed up to a maximum of \$1,500 per occurrence for the fee charged by an attorney of “your” choice to defend “you” according to the following schedule:

Reckless Driving: Trial - \$200, Appeal - \$200
Manslaughter: Trial - \$500, Appeal - \$300
Other Traffic Violations: Trial - \$200, Appeal - \$100

Exclusions:

1. Fines and forfeitures;
2. Commission of a felony;
3. Driving without a valid operator’s permit; or
4. Driving under the influence of alcohol, drugs or narcotics.

XIII. \$1,500 Hit and Run Reward: “We” will pay for information leading to the arrest and conviction of a hit-and-run driver who damages **Your Covered Auto** or injures “you” while in **Your Covered Auto** - up to \$1,500. (This reward is not payable to “you” or “your” immediate family or law officers.)

XIV. TrailerGuard: If **Your Covered Auto** is being moved by a **trailer** or the **trailer** is being hauled by **Your Covered Auto** and the **trailer** is disabled “you” are entitled to a maximum benefit of \$200 per **disablement** as defined below. “You” will need to contact the facility of “your” choice and submit a claim to “us” for reimbursement. TrailerGuard coverage covers a maximum of 2 **disablements** per policy term. No further reimbursement will be provided for the remainder of the annual policy term if “you” exceed this limit.

- **Towing:** If the **trailer** cannot be used without causing damage, including **disablement** as a result of an accident.
- **Flat Tire:** Service call to install “your” inflated spare.
- **Stuck:** Service to extricate the **trailer** from a ditch, snow, mud or sand. (Cannot be used for everyday snow removal.)
- **In need of liquids or parts:** Service to deliver an emergency supply of gas, oil or water, or other materials or parts needed to get the **trailer** back on the road.
- **Lockout Service:** If “your” keys are lost or “you” are locked out of the **trailer**, “we” will reimburse “you” for locksmith assistance.

XV. \$1,000 Pet Coverage: For “your” pet that suffers injury or death as a direct result of a Comprehensive or Collision loss involving **Your Covered Auto**, “we” will pay up to the limit shown on the Declarations for:

1. Reasonable and customary costs incurred by “you” or a **family member** for veterinary fees, including medications and procedures prescribed by “your” pet’s veterinarian, arising from the loss; or
2. “Your” pet’s replacement cost if “your” pet dies as a result of the loss.

Pet Coverage applies only if:

1. “Your” pet is **occupying Your Covered Auto** at the time of the loss; and
2. The loss to **Your Covered Auto** is covered under PART D - COVERAGE FOR DAMAGE TO YOUR AUTO.

With respect to any one loss, the most “we” will pay for all damages under Pet Coverage is a total of the limit shown on the Declarations regardless of the number of dogs or cats that are injured or die in that loss.

As used in this part, “your” pet means any dog or cat owned by “you” or a **family member**. “Your” pet’s replacement cost means the cost to replace the deceased dog or cat with another dog or cat up to the extent of the limit of coverage. It does not include any amounts for veterinary bills, training, or any other amounts other than the cost to replace the pet.

XVI. \$1,000 Valuable Papers: “We” will pay up to \$1,000 for direct and accidental loss of damage to vehicle valuable papers and records while in **Your Covered Auto**. This coverage includes the cost to research lost information on valuable papers and records for which duplicates do not exist. However, “we” will not pay for loss to valuable papers and records caused by theft unless the loss results from forcible entry into **Your Covered Auto**. All losses caused by theft must have visible marks of forcible entry. For purposes of this coverage, **Your Covered Auto’s** valuable papers and records includes but is not limited to printed or written materials such as an owner’s manual, service manuals, or sales literature.

XVII. Zero Deductible for a Total Loss and Per Occurrence Deductible.
PART D - COVERAGE FOR DAMAGE TO YOUR AUTO - INSURING AGREEMENT, item A is deleted and replaced with the following:

- A. “We” will pay for sudden, direct and accidental loss to **Your Covered Auto** or any **trailer**, including their equipment, minus any applicable deductible shown in the Declarations. If **Your Covered Auto** or **trailer** is deemed a **constructive total loss**, the deductible shown in the Declarations Page will not apply. If loss to more than

one **Your Covered Autos** or **trailers** results from the same **Collision** or **Comprehensive** Occurrence, only the highest applicable deductible will apply for the entire loss. "We" will pay for loss to **Your Covered Auto** caused by:

1. **Comprehensive** only if the Declarations indicate that **Comprehensive** Coverage is provided for that auto.
2. **Collision** only if the Declarations indicate that **Collision** Coverage is provided for that auto.

XVIII. Treasured Title On claims in which **Your Covered Auto** is declared a **Constructive Total Loss**, "you" have the option to purchase the title of the salvaged vehicle and retain the vehicle. The purchase price for the salvaged vehicle will be 50% of the salvage value estimate that is determined by the company.

XIX. VIN Theft and Fraudulent Title Coverage

"We" will pay for reasonable and necessary expenses incurred by "you" to establish ownership as a result of the fraudulent and unlawful use of the Vehicle Identification Number (VIN) by others. This includes reasonable attorney fees with prior notice and approval by "us". Amounts payable under this Extra Coverage are included in, and do not increase the amount of insurance applicable to **Your Covered Auto**.

The most "we" will pay as a result of any one "loss event" shall be the lesser of:

- a. The cost to establish ownership and clear the title;
- b. \$5,000.

XX. Coverage for Accidental Deployment of an Airbag

"We" will pay, without application of a deductible, up to \$1,500 for the cost to repair or replace an airbag passive restraint system that accidentally deploys when not caused by a "collision" or "other than collision" loss.

"We" will not pay for injuries resulting from the deployment under this endorsement.

XXI. Exclusions:

1. Accidents and **disablements** which occurs to vehicles not listed on the Declaration Page;
2. Storage of vehicles or rental of towing equipment;
3. Towing by other than a licensed service station or garage;
4. Towing or service on stolen, unlicensed, illegally parked or impounded vehicles;
5. The cost of any liquids, parts, materials or services received at a garage or service facility;
6. Service on personal use, non-collectible automobiles, mobile homes, taxicabs, tractors, trucks, boats, camping, travel or other **trailers**, motorcycles, motor scooters, public conveyance vehicles on display for sale or any other purpose vehicles used in competition or for commercial purposes.
7. Accidental Death and Dismemberment resulting from **Your Covered Auto** having less than four wheels.
8. Any replacement parts or keys.
9. Fluids, lubricants or fuel in excess of the amount required to get the disabled vehicle back on the road.
10. Installation of any products or materials not related to the **disablement**.
11. Towing from a service station, garage, repair, or restoration shop.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY.
PLEASE READ IT CAREFULLY.

LOSS PAYABLE CLAUSE

Loss or damage under this Policy shall be paid, as interest may appear, to "you" and the loss payee shown on the Declarations.

This insurance with respect to the interest of the loss payee, shall not become invalid because of "your" fraudulent acts or omissions unless the loss results from "your" conversion, secretion or embezzlement of **your covered auto**. However, "we" reserve the right to cancel the policy as permitted by policy terms and the cancellation shall terminate this agreement as to the loss payee's interest. "We" will give the same advance notice of cancellation to the loss payee as "we" give to the named **insured** shown on the Declarations.

When "we" pay the loss payee "we" shall, to the extent of payment, be subrogated to the loss payee's rights of recovery.

All other terms and conditions remain unchanged.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY.
PLEASE READ IT CAREFULLY.

ELECTRONIC EQUIPMENT NOT PERMANENTLY INSTALLED ENDORSEMENT

The policy is amended as follows:

Part D- COVERAGE FOR DAMAGE TO YOUR AUTO

Exclusion (4.) is deleted.

Electronic Equipment Not Permanently Installed Coverage is provided up to the limit listed on the Declarations.

All other terms and conditions remain unchanged.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY.
PLEASE READ IT CAREFULLY.

AMENDMENT OF POLICY PROVISIONS - GEORGIA

DEFINITIONS

The following is added to the **Definitions** Section:

Throughout the Policy, **minimum limits** refers to the following limits of liability, as required by Georgia law, to be provided under a Policy of automobile liability insurance:

1. \$25,000 for each person, subject to \$50,000 for each accident, with respect to **bodily injury**; and
2. \$25,000 for each accident with respect to **property damage**.

PART A- LIABILITY COVERAGE

Exclusion **A.1.** is replaced by the following:

“We” do not provide Liability Coverage for any insured:

1. Who intentionally causes **bodily injury** or **property damage** to the extent that the limits of liability for this coverage exceed the minimum limits of liability required by the Georgia Motor Vehicle Safety Responsibility Act.

The following exclusion is added:

“We” do not provide Liability Coverage for any insured for **bodily injury** to you or any **family member** to the extent that the limits of liability for this coverage exceed the minimum limits of liability required by the Georgia Motor Vehicle Safety Responsibility Act.

The **Other Insurance** Provision is replaced by the following:

OTHER INSURANCE

If there is other applicable liability insurance:

1. “We” will pay only “our” share of the loss. “Our” share is the proportion that “our” limit of liability bears to the total of all applicable limits.
2. Any insurance “we” provide for a vehicle you do not own, including any vehicle while used as a temporary substitute for **your covered auto**, shall be excess over any other collectible insurance. However, “we” will provide primary insurance if the vehicle is owned by a person, firm or corporation engaged in the **business** of selling vehicles at retail. This applies only if you or a **family member**:
 - a. Are operating the vehicle; and
 - b. Are neither the owner of the vehicle nor that person's employee.

PART B - MEDICAL PAYMENTS COVERAGE

The **Other Insurance** Provision of Part **B** is replaced by the following:

OTHER INSURANCE

If there is other applicable auto medical payments insurance:

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1. "We" will pay only "our" share of the loss. "Our" share is the proportion that "our" limit of liability bears to the total of all applicable limits.
2. Any insurance "we" provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for **your covered auto**, shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses. However, "we" will provide primary insurance if the vehicle is owned by a person, firm or corporation engaged in the **business** of selling vehicles at retail. This applies only if you or a **family member**:
 - a. Are operating the vehicle; and
 - b. Are neither the owner of the vehicle nor that person's employee.

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

The **Other Sources Of Recovery** Provision of Part **D** is replaced by the following:

OTHER SOURCES OF RECOVERY

1. If other sources of recovery also cover the loss, "we" will pay only "our" share of the loss. "Our" share is the proportion that "our" limit of liability bears to the total of all applicable limits.
2. Any insurance "we" provide with respect to a **non-owned auto** shall be excess over any other collectible source of recovery including, but not limited to:
 - a. Any coverage provided by the owner of the **non-owned auto**;
 - b. Any other applicable physical damage insurance;
 - c. Any other source of recovery applicable to the loss.

However, "we" will provide primary insurance if the vehicle is owned by a person, firm or corporation engaged in the **business** of selling vehicles at retail. This applies only if you or a **family member**:

- a. Are operating the vehicle; and
- b. Are neither the owner of the vehicle nor that person's employee.

PART E - DUTIES AFTER AN ACCIDENT OR LOSS

The following is added to Paragraph **A.** of Part **E**:

The requirement for giving notice of a claim, if not satisfied by the **insured** within 30 days of the date of the accident, may be satisfied by an injured third party who, as the result of such accident has a claim against the **insured**. However, notice of a claim given by an injured third party to an insurer shall be accomplished by mail.

PART F - GENERAL PROVISIONS

The **Our Right To Recover Payment** Provision is amended as follows:

OUR RIGHT TO RECOVER PAYMENT

1. With respect to Part **B** - Medical Payments Coverage:
 - a. Paragraph **A.** does not apply.
 - b. Paragraph **B.** is replaced by the following:

If "we" make a payment under this Policy and the person to or for whom payment is made recovers damages from another, that person shall:

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1. Hold in trust for “us” the proceeds of the recovery; and
 2. Reimburse “us” to the extent of “our” payment after that person has been fully compensated for damages. However, any reimbursement due to “us” shall be reduced by “our” pro rata share of attorney’s fees and expenses of litigation incurred in bringing the claim.
2. With respect to Part **C** - Uninsured Motorists Coverage, the following provision is added:
- “We” shall be entitled to a recovery under Paragraph **A.** or **B.** only after the person has been fully compensated for damages.

The **Termination** Provision is replaced by the following:

TERMINATION

A. Cancellation

This Policy may be cancelled during the policy period as follows:

1. The named **insured** shown in the Declarations may cancel by:
 - a. Returning this Policy to “us”; or
 - b. Giving “us” or “our” authorized agent advance notice of cancellation stating a future date on which the Policy is to be cancelled.

If only “your” interest is affected, the effective date of the cancellation shall be either the date “we” receive “your” notice or the date specified in the notice, whichever is later. However, if the named **insured** gives “us” or “our” authorized agent advance written notice of cancellation, “we” may waive the requirement that the notice state the future date of cancellation by confirming the date and time of cancellation in writing to the named **insured**. If by statute, regulation or contract the Policy may not be cancelled unless notice is given to a government agency, mortgagee or other third party, “we” will mail or deliver at least 10 days notice to you and any third party as soon as practicable after receiving “your” request for cancellation. “Our” notice will state the effective date of the cancellation which shall be the later of the following:

- a. Ten days from the date of mailing or delivery of “our” notice; or
 - b. The effective date of cancellation stated in “your” notice to “us”.
2. “We” may cancel by mailing to the named **insured** shown in the Declarations at the address last known by “us”:
- a. At least 10 days notice:
 - (1) If cancellation is for nonpayment of premium; or
 - (2) When this Policy is in effect for less than 60 days and is not a renewal or continuation policy; or
 - b. At least 30 days notice in all other cases.

“Our” right to cancel this Policy is subject to the limitations contained in the applicable Georgia Statutes.

B. Nonrenewal

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If “we” decide not to renew or continue this Policy, “we” will mail notice to the named **insured** shown in the Declarations at the address last known by “us”. Notice will be mailed at least 30 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than 6 months, “we” will have the right not to renew or continue this Policy every 6 months, beginning 6 months after its original effective date.
2. 6 months or longer, but less than one year, “we” will have the right not to renew or continue this Policy at the end of the policy period.
3. 1 year or longer, “we” will have the right not to renew or continue this Policy at each anniversary of its original effective date.

“Our” right to nonrenew this Policy is subject to the limitations contained in the applicable Georgia Statutes.

C. Automatic Termination

If “we” offer to renew or continue and “you” or “your” representative do not accept, this Policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that “you” have not accepted “our” offer.

If “you” obtain other insurance on **your covered auto**, any similar insurance provided by this Policy will terminate as to that auto on the effective date of the other insurance.

D. Other Termination Provisions

1. “We” may deliver any notice instead of mailing it. A receipt provided by, or such other evidence of mailing as prescribed or accepted by, the U.S. Postal Service shall be sufficient proof of notice.
2. If this Policy is cancelled, “you” may be entitled to a premium refund. If so, “we” will send “you” the refund. The premium refund, if any, will be computed according to “our” manuals. However, making or offering to make the refund is not a condition of cancellation.
3. The effective date of cancellation stated in the notice shall become the end of the policy period.
4. If “we” decide to cancel or nonrenew this Policy, “we” will give the same advance notice of cancellation or nonrenewal to the loss payee or other third party stated in the Policy as “we” give to the named insured shown in the Declarations.

The following paragraph is added to the **Transfer Of Your Interest In This Policy** Provision:

If a named insured shown in the Declarations terminates their marital relationship, “we” will continue to provide coverage for the former spouse of the named insured. Coverage applies only:

1. If “we” are notified of the termination of the marital relationship;
2. If the former spouse was a resident of the same household immediately prior to the termination of the marital relationship; and
3. For the lesser of 90 days or until the end of the policy period.

The following is added to the **Two Or More Auto Policies** Provision:

1. This provision does not apply to Uninsured Motorists Coverage.
2. No one will be entitled to receive duplicate payments for the same elements of loss under Uninsured Motorists Coverage.

The following provision is added:

OUR RIGHT TO RECOMPUTE PREMIUM

“We” established the premium for this Policy based on the statements “you” made in the application for insurance. “We” have the right to recompute the premium if “we” later obtain information which affects the premium “we” charged.

All other terms and conditions remain unchanged.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY.
PLEASE READ IT CAREFULLY.

UNINSURED MOTORISTS COVERAGE ADDED ON TO AT-FAULT LIABILITY LIMITS - GEORGIA

Any amount payable for damages under this coverage will be in excess of the applicable per accident deductible.

PART C - UNINSURED MOTORISTS COVERAGE

Part **C** is replaced by the following:

INSURING AGREEMENT

A. "We" will pay compensatory damages in excess of any applicable deductible shown in the Declarations for this coverage which an **insured** is legally entitled to recover from the owner or operator of an **uninsured motor vehicle** because of:

1. **Bodily injury** sustained by an **insured** and caused by an accident; and
2. **Property damage** caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, **maintenance** or use of the **uninsured motor vehicle**. "We" will pay under this coverage only after the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements. However, if a settlement is made between an **insured** and the insurer of the **uninsured motor vehicle** for an amount that does not exhaust the limits of liability under any applicable liability bonds or policies, "we" will not pay under this coverage unless "we" previously consented to such settlement in writing.

Any judgment for damages arising out of a suit brought without "our" written consent is not binding on "us".

B. **Insured** as used in this endorsement means:

1. "You" or any **family member**.
 - a. While **occupying your covered auto**; or
 - b. As a pedestrian when struck by a motor vehicle designed for use mainly on public roads or a **trailer** of any type.
2. Any other person while **occupying your covered auto**.
3. Any person for damages that person is entitled to recover because of **bodily injury** to which this coverage applies sustained by a person described in **1.** or **2.** above.

C. **Property damage** as used in this endorsement means injury to or destruction of:

1. **Your covered auto** (including its resulting loss of use).
2. Any property owned by a person listed in **1.** or **2.** of the definition of **insured** while contained in **your covered auto**.

D. **Uninsured motor vehicle** means a land motor vehicle or **trailer** of any type:

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1. To which there is neither:
 - a. Cash or securities on file with the Georgia Director of Public Safety; nor
 - b. A liability bond or Policy;
 applicable at the time of the accident.
2. To which a liability bond or Policy applies at the time of the accident but its limit of liability either:
 - a. Is not enough to pay the full amount the **insured** is legally entitled to recover as damages; or
 - b. Has been reduced by payments to others to an amount which is not enough to pay the full amount the **insured** is legally entitled to recover as damages.
3. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits or which causes an accident resulting in **bodily injury** or **property damage** without hitting:
 - a. "You" or any **family member**;
 - b. A vehicle which "you" or any **family member** are **occupying**; or
 - c. **Your covered auto**.

If there is no physical contact with the hit-and-run vehicle, the facts of the accident must be corroborated by an eyewitness to the accident other than the **insured** making the claim.
4. To which a liability bond or Policy applies at the time of the accident but the bonding or insuring company:
 - a. Denies coverage; or
 - b. Is or becomes insolvent.

However, **uninsured motor vehicle** does not include any vehicle or equipment:

1. Owned by or furnished for the regular use of "you" or any **family member**.
2. Operated on rails or crawler treads.
3. Designed mainly for use off public roads while not on public roads.
4. While located for use as a residence or premises.

EXCLUSIONS

- A. "We" do not provide Uninsured Motorists Coverage for **property damage** or **bodily injury** sustained by any **insured**:
 1. If that **insured** or the legal representative settles the **bodily injury** or **property damage** claim without "our" consent. However, an **insured** may, without "our" consent, release the insurer of the **uninsured motor vehicle** from further obligation to pay damages after accepting from such insurer a settlement which exhausts the limits of liability under any applicable liability bonds or policies.

2. When **your covered auto** is being used as a public or livery conveyance. This includes but is not limited to any period of time **your covered auto** is being used by any **insured** who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle. **Transportation network platform** means an online-enabled application or digital network used to connect passengers with drivers using vehicles for the purpose of providing prearranged transportation services for compensation. This Exclusion **(A.2.)** does not apply to a share-the-expense car pool.
3. Using a vehicle without a reasonable belief that that **insured** is entitled to do so. This Exclusion **(A.3.)** does not apply to a **family member** using **your covered auto** which is owned by “you”.
4. If the property is contained in or struck by a motor vehicle (other than **your covered auto**) owned by “you” or any **family member**.
5. While **your covered auto** is being used for other than **occasional pleasure use**.
6. While participating in, testing for, or practicing for any:
 - a. Race;
 - b. Speed contest;
 - c. Time trial;
 - d. Gymkhana;
 - e. Test and Tune event;
 - f. Driving exhibition;
 - g. Driver’s education; or
 - h. **On-track event** of any kind.

As used in this section, **on-track event** would include driving events held in or at facilities designed for or temporarily modified for racing, including, but not limited to parking lots or road courses.

This Exclusion **(6.)** does not apply to a vehicle show/exhibit being held on a track for display purposes only, in which “your” vehicle is not being used for any of the excluded purposes above.

- B. This coverage shall not apply directly or indirectly to benefit:
 1. Any insurer or self-insurer under any of the following or similar law:
 - a. Workers' compensation law; or
 - b. Disability benefits law.
 2. Any insurer of property.
- C. “We” do not provide Uninsured Motorists Coverage for punitive or exemplary damages.

LIMIT OF LIABILITY

- A. The limit of **bodily injury** liability shown in the Declarations for each person for Uninsured Motorists Coverage is “our” maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of **bodily injury** sustained by any one person in any one accident. Subject to this limit for each person, the limit of **bodily injury** liability shown in the Declarations for each accident for Uninsured Motorists Coverage is “our” maximum limit of liability for all damages for **bodily injury** resulting from any one accident.

The limit of **property damage** liability shown in the Declarations for each accident for Uninsured Motorists Coverage is “our” maximum limit of liability for all **property damage** resulting from any one accident. This is the most “we” will pay regardless of the number of:

1. **Insureds**;
 2. Claims made;
 3. Vehicles or premiums shown in the Declarations; or
 4. Vehicles involved in the accident.
- B.** No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part **A** or Part **B** of this Policy.
- C.** “We” will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.
- D.** “We” will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any workers' compensation law.
- E.** No payment will be made for loss paid or payable to the **insured** under Part **D** of the Policy.

OTHER INSURANCE

If there is other applicable similar insurance available under more than one Policy or provision of coverage that is similar to the insurance provided under this Part of the Policy:

1. The following priorities of recovery apply:
 - First** The Policy affording Uninsured Motorists Coverage to the **insured** as a named **insured** or **family member**.
 - Second** The Uninsured Motorists Coverage applicable to the vehicle the **insured** was **occupying** at the time of the accident.
2. “We” will pay only for “our” share of the loss. “Our” share is the proportion that “our” limit of liability bears to the total of all limits applicable on the same level of priority.

All other terms and conditions remain unchanged.

American Modern Insurance Group®

PRIVACY NOTICE AND NOTICE OF INFORMATION PRACTICES

The companies of the American Modern Insurance Group ("American Modern") respect you and your right to privacy. We value your trust. So, we want you to know our policies and procedures that protect the privacy of your Nonpublic Personal Information (NPI). We also want you to know your rights regarding NPI that we receive about you. Thirdly, we want you to know how we gather NPI about you and how we protect its privacy.

In the course of doing business, we receive NPI related to insurance products and services we provide. These products and services are primarily for personal, family and household purposes. We currently do not share your NPI with any third parties not affiliated with American Modern except as required or permitted by law. We have no intention of doing so without proper authorization from you.

The terms of this Notice apply to individuals who inquire about or obtain insurance from one of the American Modern companies. We will send current policyholders a copy of our most recent Privacy Notice and Notice of Information Practices. We will do so at least annually. We will also send you a Notice if we make changes affecting your rights under our privacy policy. We reserve the right to modify or supplement our privacy policy at any time in accordance with applicable law. This Notice applies to current and former customers of American Modern. This Notice does not in any way affect your insurance coverage. You can find this Notice online on our Website at www.amig.com.

I. WHAT KIND OF INFORMATION WE COLLECT ABOUT YOU

We get most of our NPI about you directly from insurance applications and other forms that you or your insurance representative provide to us. Some examples of NPI include your name, address, income level, Social Security number and certain other financial information. Often, the NPI you provide to your insurance representative at the time you apply gives us everything we need to evaluate you or your property for insurance purposes. But, there are times when we may need more NPI or may need to verify NPI that you have provided. In those cases, we may obtain NPI from outside sources. We will do so at our own expense.

It is common for an insurance company or other financial services company to contact independent sources. Such sources verify and supplement NPI given on an application for insurance or other financial services products. There are many such independent companies. These are commonly called

"consumer reporting agencies". They are in the business of providing independent NPI to insurance companies. We will treat the NPI we receive about you from independent sources according to the terms of this Notice.

You have the right to contact any of the agencies we have used to prepare a report on you. If you wish, please submit your request in writing to the address shown below. Upon our receipt of your written request, we will provide you with the name and address of any agency used to prepare a report on you. Please note that your request must follow the procedures outlined under Sections V. and VII. below.

Once you become a customer of ours, our records on you may contain NPI about our experiences and transactions with you. Such NPI may include coverage, premiums and payment history. It may also include any claims you make under your policy. Any NPI that we collect in connection with a claim will be kept in accordance with this Privacy Notice. We will keep NPI collected by a claims representative and any police or fire report. We may, though, give NPI about claims to one or more insurance support organizations or another insurer. We may do so to underwrite a risk properly. We may also do so to prevent or prosecute fraud, or to detect criminal activity. We may also obtain NPI about you from a report prepared by an insurance support organization. The NPI may be kept by the support organization and provided to other persons.

Each American Modern company may disclose NPI about you to an affiliate regarding its transactions and experiences with you for marketing purposes without obtaining prior authorization. The law does not allow customers to restrict this disclosure. Such NPI may include your payment and claims history. We do not currently share other credit-related NPI about you, except as allowed or required by law.

II. WHAT WE DO WITH INFORMATION WE COLLECT ABOUT YOU

We will keep NPI we have about you in our insurance policy or other records. We will refer to and use that NPI in order to issue and service insurance policies and other financial products. We will also use it to settle claims. Generally, we will not disclose NPI about you in our records to any organization not affiliated with American Modern without your prior permission. But, we may, as allowed by law, share NPI about you contained in our records with certain persons or organizations that are not affiliated with American Modern such as:

- * your insurance representative;
- * medical professionals;
- * other insurance companies, agents or consumer reporting agencies as NPI is needed in connection with any insurance application, policy or claim involving you;
- * our affiliated companies;
- * persons who represent you in a fiduciary capacity, including your attorney or trustee, or who have a legal interest in your insurance policy;
- * persons or organizations who use the NPI to perform a business, professional or insurance function for us;
- * persons or organizations that conduct research, including actuarial or underwriting studies, provided that no individual NPI may be identified in any research study report;
- * adjusters, appraisers, auditors, investigators and attorneys;
- * persons or organizations that perform services, functions or marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements; and
- * a court, state insurance department or other government agency pursuant to a summons, court order, search warrant, subpoena, or as otherwise required by law or regulation.

Health Information

Except as allowed or required by law, we will not use or share any personally identifiable health information about you, other than as follows. We will use such information to underwrite or administer your policy, claim or account, or in a manner as previously disclosed to you by us when we collected it. The above will not apply if we have obtained your written consent to share information.

III. RESPONSIBILITIES OF OTHER PARTIES

This Notice applies only to the American Modern companies. It does not necessarily reflect the privacy standards of other financial institutions or independent agents with whom you do business. Their privacy policies and information practices govern how they collect, use and disclose NPI about you. As described above, we may disclose your nonpublic personal financial or health information to third parties. When we do so, we will require them to use such NPI only for its intended purpose in accordance with applicable law.

IV. WHO HAS ACCESS TO YOUR INFORMATION IN OUR RECORDS

At present, American Modern uses a system of passwords and other physical, electronic and procedural safeguards to protect your NPI. They are designed to protect confidentiality, limit access, and prohibit unlawful disclosure of your NPI. We train our employees about the policies and rights provided under this Notice. We also train them on the importance of protecting customer NPI. Employees who violate our policy in any way are subject to being disciplined. This could include actions up to and including termination of employment. Also, we evaluate our information security practices relevant to changes in technology. We will do so to determine ways to increase the protections outlined above.

V. HOW YOU CAN REVIEW RECORDED INFORMATION WE HAVE ABOUT YOU

Access to Information

You have the right to review and receive most of the NPI we collect about you. As permitted or required by law, some legal and medical documents will not be provided. To access your NPI, please submit a notarized request to the address shown in Section VII. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier. We will let you know the nature and substance of the NPI about you in our files. We will tell you with whom we have shared the information in the last two years. We will identify the source of the information if the source is an institutional one.

Correction of Information

If you believe your NPI is incorrect, please send a notarized request for correction to the address shown in Section VII. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier.

If we agree with you, we will correct the NPI and notify you of the correction. We will notify any person who may have received the incorrect NPI from us in the past two years if you ask us to contact that person. We will also provide the corrected information to any insurance support organization to which we have provided your NPI within the last seven years.

If we disagree with you, we will tell you we are not going to make the correction. We will give you the reason(s) for our refusal. We will also tell you that you may submit a statement to us. Your statement should include the NPI you believe is incorrect. It should also include the reason(s) why you disagree with our decision not to correct the NPI in our files. We will file your statement with the disputed NPI. We will include your statement any time we disclose the disputed NPI. We will also give the statement to any person designated by you if we have disclosed the disputed NPI to that person in the past two years.

VI. INTERNET, MOBILE APPLICATION AND SOCIAL MEDIA USERS

We may use at our website, amig.com, common online tracking technologies, such as web browser cookies, web beacons or pixels, analytical tools, or other technologies to customize our websites, mobile applications, and social media interactions to enhance your overall customer experience. These technologies do not collect personally identifiable information about you. When you visit our website, a message called a cookie is sent from a web server to your computer. This cookie resides on your computer until your internal browser is turned off and is used to make it easier for you to navigate among different pages of the website. You can disable cookies in your browser or block by changing the settings in your browser. Disabling or rejecting cookies may prevent you from using certain website functions and you may have to enter information to take advantage of services.

We partner with third party marketing partners, including Facebook, which use cookies, web beacons, and other storage technologies to collect or receive information from our website as well as elsewhere on the Internet. Our partners use that information to provide measurement services and target information to provide measurement services and target ads. To opt-out of ad targeting, please visit the Digital Advertising Alliance's <http://www.aboutads.info/choices>.

We also partner with Google Analytics. For information on how Google Analytics uses data please visit "How Google uses data when you use our partners' sites or apps," located at www.google.com/policies/privacy/partners/.

Our website contains hyperlinks to third-party websites on the Internet, which we do not control, are not governed by our privacy practices and policies and for which we are not responsible. Before you provide information to any of these other websites, you should review their terms of service (or similar legal terms) and their privacy policies so that you know what information is collected by the website and what use or disclosure may be made of information you provide to the website.

VII. HOW TO CONTACT US

Once you have read this, if you have any questions about our privacy policy or the NPI kept in our records about you, please write to us at the address shown below:

AMERICAN MODERN INSURANCE GROUP
7000 Midland Boulevard
Amelia, Ohio 45102-2607
Attn: Privacy Compliance Office

The American Modern Insurance Group's Privacy Notice and Notice of Information Practices are provided on behalf of the following companies:

American Modern Property and Casualty Insurance Company
American Modern Insurance Group, Inc.
American Family Home Insurance Company d/b/a in California as AFH Insurance Company
American Modern Home Insurance Company d/b/a in California as American Modern Insurance Company
American Modern Home Service Company
American Modern Insurance Company of Florida, Inc.
American Modern Lloyds Insurance Company
American Western Home Insurance Company
American Southern Home Insurance Company
American Modern Select Insurance Company
Lloyds Modern Corporation
Marbury Agency, Inc.
Midwest Enterprises, Inc.
The Atlas Insurance Agency, Inc.
Copper Leaf Research

GEORGIA UNINSURED MOTORISTS COVERAGE NOTICE

The Rules and Regulations of the State of Georgia require that we provide you with notice containing the following information:

If you have chosen to accept Uninsured Motorists coverage from your automobile insurance company, and have any questions after reading this statement regarding Uninsured Motorists coverage or the amount of coverage you have selected, your agent or company representative will be able to assist you. You should have chosen the amount of Uninsured Motorists coverage you want based on this question: If I get hit by someone with little or no liability insurance, how much protection do I need to cover the cost associated with car repair, medical bills, other expenses, and lost wages? If the person who hits your automobile has no liability coverage or liability coverage equal to or less than the Uninsured Motorists amount you chose, your total automobile insurance recovery (from all companies involved) may not exceed the amount of Uninsured Motorists coverage you chose.

The purpose of this notice is informational. This notice does not change or replace the wording in your policy.