

Hartford Personal Auto Insurance Program

Special Extensions of Coverage



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The provisions of this endorsement apply only to **your covered auto** listed in the Declarations. The provisions of this endorsement do not apply to a **non-owned auto**. All of the provisions of the policy apply, unless modified by this endorsement.

DEFINITIONS

The following **DEFINITIONS** are added to this policy:

1. **Direct Repair Provider** or **DRP** means a repair facility that has agreed to participate in the Hartford Personal Auto Insurance Program.
2. **New** means an auto with less than 150 miles on the odometer on the date of purchase.
3. **Replacement Cost** means the cost at the time of loss, of a **new** auto of the same make, model and equipment as the one damaged, destroyed or stolen without depreciation.

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

Part **D** is amended as follows:

INSURING AGREEMENT

Paragraph **HF**. Is added and applies to **your covered auto** only if the loss is payable under the **Collision** coverage of this policy:

HF. If **you** elect to have all repairs authorized by **us** performed by a **Direct Repair Provider** (**we** will advise **you** as to the nearest participating facility), **we** will:

1. Reduce the applicable deductible by the lesser of \$100 or the Deductible amount that is shown in the Declarations;
2. Guarantee for as long as **you** own the repaired auto that the workmanship of the repairs met the auto repair standards of the Inter-Industry Conference on Auto Collision Repair (ICAR), at the time repairs were made. This repair guarantee is exclusive of any wear, tear, deterioration, or mechanical breakdown; and,
3. Make payments for such repairs directly to the **DRP** facility.

REPLACEMENT COST COVERAGE FOR NEW CARS

This coverage applies only if the Declarations indicate Other Than Collision Coverage or Other Than Collision Coverage and Collision Coverage is provided for **your covered auto**.

The provisions and exclusions that apply to Part **D** also apply to this endorsement except as modified herein.

LIMIT OF LIABILITY

If, within fifteen (15) months of date of purchase of a **new covered auto**, or 15,000 miles, whichever occurs first, the auto suffers a total loss under either Other Than Collision Coverage or Collision Coverage, the Limit of Liability section of Coverage **D** is deleted and replaced by the following:

LIMIT OF LIABILITY

Our limit of liability for loss will be the lesser of the:

1. **Replacement cost** of **your** stolen or damaged **covered auto**; or
2. Amount necessary to replace the **covered auto**.

We reserve the right to replace the **covered auto** or to pay the loss in money.

APPRAISAL

The term "actual cash value" in Part **D** APPRAISAL is replaced by "**replacement cost.**"

EXCLUSIONS

There is no coverage under this endorsement for:

1. Any **non-owned auto** or temporary substitute auto.
2. Any **covered auto** that was not **new** when purchased.
3. The **covered auto** if more than fifteen (15) months has elapsed since the date of purchase on the bill of sale for the **covered auto** or if the **covered auto** has been driven more than 15,000 miles if it has been less than fifteen (15) months since the date of purchase.

Nothing in this endorsement shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.