

## PERSONAL AUTO SPECIAL PROVISIONS

**This endorsement changes the policy. Please read it carefully.**

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### DEFINITIONS

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Under **K**. "Newly acquired auto", the following revisions apply:

Item **2.a.** is deleted and replaced by the following:

- a.** For any coverage provided in this policy, except Coverage For Damage To Your Auto, a "newly acquired auto" will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto" which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 45 days after you become the owner.

If a "newly acquired auto" replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.

Item **2.b.(1)** is deleted and replaced by the following:

- (1)** 45 days after you become the owner if the Declarations indicate that Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.

Item **2.c.(1)** is deleted and replaced by the following:

- (1)** 45 days after you become the owner if the Declarations indicate that Other Than Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.

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### PART A – LIABILITY COVERAGE

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Under **SUPPLEMENTARY PAYMENTS**, the following revisions apply:

Item **1.** is deleted and replaced by the following:

- 1.** Up to \$500 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.

Item **4.** is deleted and replaced by the following:

- 4.** Up to \$250 a day for loss of earnings, but not other income, because of attendance at hearings or trials at our request.

Under **EXCLUSIONS**, item **A.3.** is deleted and replaced by the following:

- 3.** For "property damage" to a private passenger auto, pickup, van or "trailer":
  - a.** Rented to;
  - b.** Used by; or

c. In the care of;

that "insured".

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## PART B – MEDICAL PAYMENTS COVERAGE

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Under **LIMIT OF LIABILITY**, the following paragraphs are added:

- C.** If you or a "family member" die within three years of the accident because of injury sustained in the accident, we will pay:
1. The unused part of the Medical Payments Coverage Limit of Liability; and
  2. \$1,000 for each such death in addition to the Medical Payments Coverage Limit of Liability;
- to the surviving kin or legal representative.
- D.** In addition to the Medical Payments Coverage or Personal Injury Protection limits of liability provided under this policy, we will pay on behalf of an "insured" up to \$5,000 for reasonable expenses of "others". Such reasonable expenses must be:
1. Caused by accident;
  2. Incurred as a result of "bodily injury" caused by an "insured";
  3. For immediate, necessary medical and surgical treatment;
  4. Incurred at the time of the accident; and
  5. Sustained by "others".

"Others" as used in this paragraph (D.) means any person except an "insured".

Payment under this paragraph (D.) is not an admission of liability by any "insured" or us.

- E.** In the event of a covered accident, we will double the Medical Payments Coverage Limit of Liability described under Part B, paragraph A., subject to the following:
1. All occupants of "your covered auto" were wearing full safety belts at the time of the accident; and
  2. Any payment we make under this paragraph (E.) is subject to a maximum limit of liability increase of \$10,000.

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## PART D – COVERAGE FOR DAMAGE TO YOUR AUTO

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Under **TRANSPORTATION EXPENSES**, the following is added:

### **SUPPLEMENTARY PAYMENTS**

In addition to our limit of liability, the following coverages apply:

1. **Transportation Expenses.** We will pay under:
  - a. The paragraph A. maximum, up to an additional \$300;
  - b. Item A.1., up to an additional \$10 per day in temporary transportation expenses; and

- c. Item **A.2.**, up to an additional \$10 per day in loss of use expenses.
- 2. **Emergency Travel Expenses.** We will reimburse, without application of a deductible, up to \$50 for any one occurrence for emergency travel expenses to get you or any "family member" home or to a destination made necessary due to a covered loss to "your covered auto" or any "non-owned auto".
- 3. **Personal Clothing and Baggage.** We will pay, without application of a deductible, up to \$300 for any one occurrence for loss to "personal clothing" and "baggage" as a direct result of a covered loss to "your covered auto" or any "non-owned auto". However, for this coverage to apply to a theft loss, the loss must be a result of:
  - a. The total theft of; or
  - b. Forcible entry into

"your covered auto" or the "non-owned auto". If theft loss results from forcible entry, there must be evidence of such entry.

For purposes of this endorsement, "personal clothing" means wearing apparel that belongs to you or a "family member". "Baggage" means bags, suitcases, trunks or valises of a traveler while being used to transport "personal clothing". However, "personal clothing" and "baggage" do not include:

- a. Items specifically insured, in whole or in part, by this or any other policy;
- b. Furs or items trimmed with fur;
- c. Jewelry or watches; or
- d. Business property, including, but not limited to, samples or merchandise held for sale, consignment, exhibition or auction.

Under **EXCLUSIONS**, the following revisions apply:

Under item **6.**, the following is added:

This Exclusion (**6.**) does not apply to direct and accidental loss to tapes, records, discs or other media used with equipment described in Exclusions **4.** and **5.** if the property is:

- a. Your's or a "family member's"; and
- b. In or upon "your covered auto" or any "non-owned auto"

at the time of the loss.

Under **LIMIT OF LIABILITY**, paragraph **A.** is deleted and replaced by the following:

- A.** Our limit of liability for loss will be the lesser of the:
  - 1. Actual cash value of the stolen or damaged property; or
  - 2. Amount necessary to repair or replace the property with other property of like kind and quality.

However, the most we will pay for loss to:

- 1. Any "non-owned auto" which is a trailer is \$2,500;

2. Equipment designed solely for the reproduction of sound, including any accessories used with such equipment, which is installed in locations not used by the auto manufacturer for installation of such equipment or accessories, is \$1,000; or
3. Tapes, records, discs or other media, without application of a deductible, is \$500.

All other provisions of this policy apply.