

# 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 **DEFINITION** is added to this policy:

**Direct Repair Provider or DRP** means a repair facility that has agreed to participate in the Hartford Personal Auto Insurance Program.

### **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 have all repairs authorize 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 the 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

\* \* \* \* \*

If your policy is endorsed to include **Replacement Cost Coverage For New Cars**, the following changes apply only to **your covered auto** listed in the Declarations.

The **LIMIT OF LIABILITY** section of the **Replacement Cost Coverage For New Cars** form is deleted and replaced with the following:

#### **LIMIT OF LIABILITY**

If, within one year 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.

The **EXCLUSIONS** section of the **Replacement Cost Coverage For New Cars** form is deleted and replaced with the following:

#### **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; or
3. The covered auto if more than one year 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 one year 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.