



## RecoverCare Essential Services Coverage

### I. Part B - Medical Payments Coverage

**SUPPLEMENTARY PAYMENTS** is added to Part B:

#### **SUPPLEMENTARY PAYMENTS**

In addition to our limit of liability shown in the Declarations for Medical Payments,

we will reimburse you up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the accident, by an **insured**, in obtaining **essential services** due to the insured's inability to perform **essential services** as a result of a covered accident. This is the most we will pay per accident 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.

As used in this endorsement, "**essential services**" means those services ordinarily performed by the **insured** that the **insured** would have performed during the period of his/her disability that was caused by the accident for care and maintenance of her/his family or household without payment or income, such as, but not limited to, lawn mowing, snow removal, transportation services, housekeeping and food preparation. **Essential services** do not include expenses:

- a. For services obtained from members of the **insured's** household or a **family member**; and
- b. Incurred after the earliest of the following:
  - i) The date that the **insured** is able to resume essential services;
  - ii) 26 weeks since the date of the accident; or
  - iii) The **insured** dies.

No one will be entitled to receive duplicate payments for the same elements of loss under this Essential Services Coverage and:

1. Part A or Part C of this policy; or
2. Any Underinsured Motorist Coverage provided by this policy.