

# Required Coverages and Amendments

## TRANSITION ENDORSEMENT - DELUXE MOTOR VEHICLE SEGMENT

This endorsement modifies the various provisions of **your** policy as indicated here.

If **we** make payment for a loss which is also covered under another Segment of this policy there will be no coverage under this Segment.

### I. PERSONAL LIABILITY - MOTOR VEHICLE

**LOSSES WE DO NOT COVER** is amended as follows:

- A. Exclusion 1. is deleted and replaced by the following:
1. **Bodily injury** or **property damage** involving intentional acts or omissions of or at the direction of one or more **covered persons**, if the loss that occurs:
    - a. May reasonably be expected to result from such acts; or
    - b. Is the intended result of such acts.

- B. The following exclusion, 14., is added:

14. Resulting from criminal acts or omissions of or at the direction of one or more **covered persons**. This exclusion applies even if:
- a. Such **covered person** lacks the mental capacity to govern his or her conduct; or
  - b. Such **covered person** is not actually charged with or convicted of a crime.

However, this exclusion does not apply to a criminal act or omission that is a violation of a traffic law or motor vehicle law.

### II. MEDICAL EXPENSE - MOTOR VEHICLE

**LOSSES WE DO NOT COVER** is amended as follows:

- A. Exclusion 1. is deleted and replaced by the following:

1. Involving intentional acts or omissions of or at the direction of one or more **covered persons**, if the loss that occurs:

- a. May reasonably be expected to result from such acts; or
- b. Is the intended result of such acts.

- B. The following exclusion, 12., is added:

12. Resulting from criminal acts or omissions of or at the direction of one or more **covered persons**. This exclusion applies even if:

- a. Such **covered person** lacks the mental capacity to govern his or her conduct; or
- b. Such **covered person** is not actually charged with or convicted of a crime.

However, this exclusion does not apply to a criminal act or omission that is a violation of a traffic law or motor vehicle law.

### III. PHYSICAL DAMAGE - MOTOR VEHICLE

**ADDITIONAL PHYSICAL DAMAGE COVERAGES** is amended as follows:

The following items are added:

#### Witness Expense Reimbursement

**We** will pay **your** reasonable expenses and any lost wages **you** incur as a result of **your** appearance at a trial as a prosecution witness. This must result from a person being charged with committing an illegal act related to a covered **PHYSICAL DAMAGE - MOTOR VEHICLE** loss.

Reimbursement is subject to \$25 a day for reasonable expenses and \$50 a day for lost wages up to a maximum of \$300. The deductible does not apply.

#### Reward Coverage

**We** pay 10% of the amount of loss up to a maximum of \$1000 to anyone providing

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information leading to the arrest and conviction of anyone:

1. Who perpetrates an arson loss to **your** covered **motor vehicle**; or
2. Who robs, steals or burglarizes **your** covered **motor vehicle**.

**We** also pay anyone providing assistance in the recovery of stolen property, 10% of the value of the recovered property, up to a maximum of \$1,000. The deductible does not apply.

## PHYSICAL DAMAGE LOSSES WE DO NOT COVER is amended as follows:

- A. Exclusion 13. is deleted and replaced by the following:
  13. Loss involving intentional acts or omissions of or at the direction of one or more **family members**, if the loss that occurs:
    - a. May reasonably be expected to result from such acts; or
    - b. Is the intended result of such acts.
- B. The following exclusion, 15., is added:
  15. Loss resulting from criminal acts or omissions of or at the direction of one or more **family members**. This exclusion applies even if:

- a. Such **family member** lacks the mental capacity to govern his or her conduct; or
- b. Such **family member** is not actually charged with or convicted of a crime.

However, this exclusion does not apply to a criminal act or omission that is a violation of a traffic law or motor vehicle law.

## HOW WE SETTLE PHYSICAL DAMAGE CLAIMS AND WHAT YOU MUST DO is amended as follows:

The following item is added:

### 8. Cost of Preparing Proof of Loss.

**We** will pay up to \$250 for the reasonable expenses incurred by **you** or any **covered person**, for any outside services necessary to prepare proof of **your** loss or other exhibits required by this policy. This includes:

- a. repair estimates;
- b. accounting services;
- c. appraisals; or
- d. other necessary services performed for **you** or any **covered person**, by others.

However, **we** will not pay for any legal services or the services of a public adjuster.