Pet Injury Coverage Endorsement

Your policy is amended as follows:

If **you** have purchased Collision coverage for at least one **covered auto** under **your** policy, Pet Injury coverage is added to Part IV — Damage To A Vehicle.

INSURING AGREEMENT – PET INJURY COVERAGE

If **your pet** sustains injury or death while inside a **covered auto** or **non-owned auto** at the time of a loss covered under Collision or Comprehensive coverage, **we** will provide:

- 1. up to \$1,000 for reasonable and customary veterinary fees incurred by **you** or a **relative** if **your pet** is injured in, or as a direct result of, the covered loss; or
- 2. a \$1,000 death benefit if **your pet** dies in, or as a direct result of, the covered loss, less any payment **we** made toward veterinary expenses for **your pet**.

In the event of a covered loss due to the theft of a **covered auto** or **non-owned auto**, **we** will provide the death benefit provided **your pet** is inside that auto at the time of the theft and **your pet** is not recovered.

ADDITIONAL DEFINITION

The following definition applies to this coverage:

"Your pet" means any dog or cat owned by you or a relative.

LIMITS OF LIABILITY

The following additional Limits of Liability apply to Pet Injury coverage:

- 1. The most **we** will pay for all damages in any one loss is a total of \$1,000 regardless of the number of dogs or cats involved.
- 2. If **your pet** dies in, or as a direct result of, a covered loss, **we** will provide a death benefit of \$1,000, less any payment **we** made toward veterinary expenses for **your pet**.
- 3. No deductible shall apply to this coverage.

All other terms, limits and provisions of this policy remain unchanged.

Form Z538 (10/08)