



Emergency Expense and Accident Forgiveness Coverage

In consideration of the premium charged for this policy, the following coverage changes are added to **your** Personal Auto Policy.

Emergency Expense Coverage

Emergency Expense Coverage applies only to **your covered auto**. Emergency Expense Coverage does not apply to any other vehicles whether owned or non-owned. Emergency Expense Coverage applies only if the Declaration page indicates that Other Than **Collision**; or Other Than **Collision and Collision** Coverage is provided for **your covered auto** involved in the covered loss.

If you cannot safely drive **your covered auto** because it is accidentally damaged or destroyed by a covered loss covered under Part **D** – Coverage For Damage To **Your** Auto, while more than 100 miles away from **your** home, **we** will pay up to \$1000 for all **your** reasonable expenses combined for:

1. Temporary housing;
2. Travel expense for you to get home;
3. Cost to return **your covered auto** to **your** home or place of garaging, except in the case of total loss.

We will need paid receipts to verify **your** reasonable expenses.

No deductible will apply to Emergency Expense Coverage.

Accident Forgiveness

If at the time of the accident:

- a. all operators of **your covered auto** have been free of accidents and **major traffic violations** at least five years immediately preceding the effective date of the policy in force at the time of the accident; and,
- b. this endorsement is on **your** policy at the time of the accident;

we will waive any premium increase that would normally be associated with that accident, as long as this endorsement is part of **your** Personal Auto Policy.

As used in this provision:

Major traffic violation means any of the following violations of traffic law that you have been convicted of or plead no contest to:

1. Operating a vehicle while under the influence of alcohol or a controlled substance as defined by the Federal Food and Drug Law at 21 U.S.C.A Sections 811 and 812. Controlled Substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs; or
2. Refusal to submit to a breath or chemical test; or
3. Allowing an intoxicated person to drive; or
4. Illegal possession of alcohol or a controlled substance as defined by the Federal Food and Drug Law at 21 U.S.C.A Sections 811 and 812. Controlled Substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs in a motor vehicle; or
5. Unauthorized use of a motor vehicle; or
6. Use of a motor vehicle in the commission of a felony; or
7. Failure to stop and report when involved in an accident; or
8. Homicide or assault arising out of the operation of a motor vehicle; or
9. Driving to endanger or operating a motor vehicle in a reckless or negligent manner; or
10. Driving while license is suspended or revoked; or
11. Passing a stopped school bus; or
12. Fleeing or attempting to elude the police; or
13. Racing, exceeding 99 mph, or speeding 35 mph or more over the posted limit; or
14. Driving on the wrong side of a divided highway.

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.