



The Hartford Platinum Auto 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.

No deductible will apply to Emergency Expense Coverage.

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

Renewal Assurance

After **you** have had your auto policy continuously with us for the last 12 months,

we will continue the policy for as many additional policy periods as **you** wish, provided:

1. **You** pay the premium when due.
2. **Your** license or the license of any operator of **your covered auto** has not been suspended or revoked.
3. You furnish, within forty-five (45) days of our request, acceptable certification by a licensed physician, of **your** choice and at **your** expense, that **you** or any other driver who customarily operates **your covered auto** is physically and mentally capable of safely operating an automobile.
4. **You** or any customary operators of **your covered auto** are not convicted of 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.
5. The policy was not obtained through material misrepresentation.
6. **You** have not added an operator or vehicle which substantially increases the hazard.
7. **You** or any **family member** have not provided false or misleading information in connection with any application for insurance, renewal of insurance or claim for benefits under this policy.
8. The Agency Agreement between us and the Agency named on the Declarations page has, for any reason not been terminated.
9. We do not cease writing private passenger automobile insurance in your state or you move to a state where this endorsement has not been approved.
10. You cooperate with us and you fully comply with all the terms and conditions of this policy.

It is expressly understood that:

1. We shall have the option to continue your policy or to replace it with an automobile policy issued by another company of The Hartford Financial Services Group, Inc. for which this endorsement has been approved, if the company issuing this policy ceases to write private passenger automobile insurance in this state, and;
2. The rates and terms of coverage for any continuation or replacement of this policy will be those in use by us, or by the company issuing the replacement policy, in effect at the time of continuation or replacement.
3. We reserve the right to substitute more current forms and endorsements when they are approved and adopted.

Accident Forgiveness

If at the inception of this **policy period**, you have had your Personal Auto Policy with:

- a. us continuously for at least the immediate preceding six (6) months;
- b. all operators of **your covered auto** being free of accidents and **major traffic violations** for at least five years immediately preceding the preparation/or effective date of this **policy term**; and,
- c. this endorsement is on your policy at the time you are involved in an accident, **we** will waive any premium penalty that would normally be associated with that accident as long as this endorsement is part of your automobile insurance policy.

As used in this provision:

Policy Period means the **Policy Period** stated in the most current declarations or continuation page issued by us.

Major traffic violation means a violation 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.