



# Automobile Policy Endorsement Multi-Risk Physical Damage Coverage

We agree with **you** as follows:

## SECTION III PHYSICAL DAMAGE COVERAGES

Section III is amended to provide Multi-Risk Physical Damage Coverages. This includes:

1. comprehensive;
2. collision; and
3. mechanical breakdown protection

This amendment is subject to all policy conditions and definitions except as specifically modified below.

The amount of applicable deductible shown in the policy declarations shall apply to each **loss** under the Multi-Risk Coverage. A \$50 deductible shall apply to glass breakage without any other damage to the auto, unless you carry full comprehensive coverage.

### Mechanical Breakdown

We will pay for **loss** caused other than by **collision** or under the comprehensive coverage due to the mechanical breakdown of the **owned auto**. **Losses** from mechanical breakdown shall not be accumulated to reach the deductible.

### Definitions

For the purposes of this amendment, the following special definitions apply with respect to mechanical breakdown only:

3. **Loss** means all risk of physical damage to the **owned auto** or its equipment.
5. **Owned auto** means any vehicle described in this policy for which a specific premium charge indicates there is coverage. **Owned auto** does not mean:
  - a) a newly acquired vehicle; or
  - b) a replacement vehicle; or
  - c) a **temporary substitute auto**.

### Exclusions

For the purposes of this amendment only, with respect to mechanical breakdown, exclusion 4 is deleted. The following exclusions are added:

11. Oxidation and rust damage are not covered.
12. Damage caused intentionally by **you** or any other person using an **owned auto** with your permission is not covered.

13. **Loss** due to misuse, alteration, or **lack of proper maintenance** is not covered. **Proper maintenance** is the recommended vehicle maintenance as outlined in the owner's manual or recommended by the manufacturer.
14. Tire wear or other tire damage is not covered.
15. Normal wear and tear is not covered.
16. Routine maintenance services and parts are not covered. This includes; but is not limited to:
  - a) engine tune up;
  - b) suspension alignment;
  - c) wheel balancing;
  - d) filters;
  - e) lubrication;
  - f) engine coolant;
  - g) fluids;
  - h) spark or glow plugs;
  - i) brake pads;
  - j) brake linings; and
  - k) brake shoes.
17. Any **loss** to the extent covered by warranty, recall or voluntary repair programs is not covered.
18. Any **loss** to a **non-owned auto** or to a **temporary substitute auto** is not covered.
19. Any **loss** to a newly acquired or replacement auto is not covered.
20. Any pre-existing **loss** or damage to any insured auto is not covered.
21. Multi-Risk coverage will terminate either when the Odometer reading exceeds 100,000 miles or when the age of the vehicle is 7 years old, whichever occurs earlier. The 7 year stipulation will only apply to vehicles that are 1996 model year and later.

### Other Insurance

For the purposes of this amendment only, if **you** have other insurance against a **loss** covered by mechanical breakdown protection, this policy will apply as excess insurance over such other valid and collectible insurance.

Conditions

For the purposes of this amendment only, the following conditions are added with respect to mechanical breakdown coverage:

We affirm this amendment.



W. C. E. Robinson  
Secretary

1. Notice

- e) the location of the **owned auto**.

For this coverage to be applicable, repairs may not be undertaken prior to obtaining authorization from us.



O. M. Nicely  
President