NOTICE

Please disregard the Travel Trailer-Mobile Homes Endorsement (UE207) if the form was included in your policy package. The Travel Trailer-Mobile Homes Endorsement is no longer part of your policy. It was replaced by the Recreational Vehicle Coverage Automobile Policy Endorsement (A438B) which is enclosed.

GEICO

RECREATIONAL VEHICLE COVERAGE
AUTOMOBILE POLICY ENDORSEMENT

Policy Number:

If a premium is shown on the Declarations Page for one of the vehicle types listed below, we agree that this endorsement is part of the GEICO automobile insurance policy. This endorsement does not amend ***your*** GEICO automobile insurance policy as it applies to your auto, but only applies to the ***motor home*** or ***travel trailer*** that is shown on the Declarations. All of the provisions of the GEICO automobile insurance policy apply except as noted.

SECTION I-VACATION LIABILITY COVERAGE- This coverage is a supplement to the **Section I-Liability Coverages** in the GEICO automobile insurance policy does not apply to ***travel trailers***.

DEFINITIONS

The definitions in **Section I-Liability Coverages** of the GEICO automobile insurance policy apply to this endorsement, except for the following definitions: ***owned auto, non-owned auto, trailer, private passenger auto*** and ***temporary substitute auto***.

The definitions of ***owned auto***, ***non-owned auto***, and ***trailer*** are amended as follows:

Owned auto means:

(a) A ***motor home*** or ***travel trailer*** described in this policy for which a premium charge is shown for these coverages; and
(b) A ***trailer*** owned by ***you***.

Non-owned auto means a ***motor home***, ***travel trailer,*** or ***trailer*** not owned by or furnished for the regular use of either ***you*** or a ***relative***. A ***motor home***, ***travel trailer*** or ***trailer,*** rented or leased for ***your*** use for less than 30 days.

Trailer means a trailer designed to be towed by a ***motor home*** if not being used for business or commercial purposes. A ***trailer*** does not include a mobile home or ***trailer*** used as an office, store, display, or passenger conveyance.

The following definitions are added:

Insured location means the ***owned*** or ***non-owned auto*** while it is parked off public roads and being used as a temporary dwelling or for recreational purposes. ***Insured location*** also includes the following only when used in conjunction with an ***owned*** or ***non-owned auto***:

(a) A defined campsite or parking site rented by or owned by ***you***;
(b) Vacant property rented by or owned by ***you***; or
(c) A radius of 25 feet around the ***owned*** or ***non-owned auto*** when parked off public roads and legally on public or private property.

Motor home means a motorized land vehicle, including its original permanently attached equipment, that:

(a) Has built-in cooking, sleeping, and bathroom facilities; and
(b) Is designed and primarily used for recreational purposes and is not used as a permanent stationary residence.

Motor vehicle includes any of the following:

(a) Motorcycles;
(b) Snowmobiles;
(c) Dune buggies;
(d) Motorized scooters;
(e) Scootmobiles;
(f) Mopeds;
(g) All-Terrain Vehicles;
(h) Golfmobiles or golf carts; and
(i) Motorized land vehicles while on a ***trailer***.

Occurrence means an accident or event, including continuous or repeated exposure to conditions, which results in ***bodily injury*** or property damage neither expected nor intended from the standpoint of the ***insured*** and with respect to personal injury, the commission of an offense, or a series of similar related offenses that arise out of the ownership, maintenance, or use of an ***owned*** or ***non-owned auto*** while at an ***insured location.***

Pollutant means all pollutants and contaminants, including, but not limited to, any:

(a) Solid, liquid, gaseous, bacteria, mold, organic or thermal irritant or contaminant;
(b) Smoke, vapor, soot, or fumes;
(c) Acids, alkalis, chemicals, or metals, including, but not limited to, lead or any material containing lead;
(d) Poisons;
(e) Sewage or waste, including materials to be recycled, reconditioned or reclaimed;

(f) Substances, including, but not limited to, asbestos or any material containing asbestos;
(g) Odors;
(h) Compounds, even if now or previously recognized as having a safe or useful purpose; or
(i) Residential, recreational, work-site, and commercial pollution or contamination.

Travel trailer means a non-motorized trailer, including its original permanently attached equipment, which is designed to be towed on public roads by a land motor vehicle, and that;

(a) Has built in sleeping facilities; and
(b) Is designed for recreational and camping use and is not used as a permanent stationary residence.

SECTION I- VACATION LIABILITY COVERAGE-LOSSES WE WILL PAY

We will defend or pay damages under this endorsement, other than punitive or exemplary damages, which an ***insured*** becomes legally obligated to pay because of ***bodily injury*** or property damage resulting from an ***occurrence*** at an ***insured location.***

ADDITIONAL PAYMENTS WE WILL MAKE UNDER THE LIABILITY COVERAGES

The payment described below is in addition to those listed in the GEICO automobile insurance policy.

Unless paid pursuant to another coverage provided in this policy, we will pay, in addition to our limits of liability, up to $1,000 for damage to the property of others occurring at an ***insured location***.

EXCLUSIONS

All exclusions in **Section I-Liability Coverages** of the GEICO automobile insurance policy apply to **Vacation Liability Coverage**.

We will not pay damages or defend under this endorsement if any one of the following exclusions apply.

Section I does not apply to:

A. Any ***bodily injury*** to ***you*** or a ***relative***.

B. Any ***bodily injury*** or property damage arising out of the ownership, maintenance, use, loading or unloading of:
(a) An aircraft;
(b) A ***motor vehicle***; or
(c) A watercraft owned by or rented to an ***insured***.

C. Any ***bodily injury*** or property damage arising out of rendering or failing to render professional services.

D. Any ***bodily injury*** or property damage arising out of, or in connection with, a business engaged in by an ***insured*** on the ***insured location***.

E. Damage to any property owned by, rented to, being transported by, used by, or in the charge of an ***insured***. However, this exclusion does not apply to a rented residence or a rented garage damaged by an ***owned*** or ***non-owned auto.***

F. ***Bodily injury*** or property damage while the ***owned auto*** is rented or leased to others.

G. ***Bodily injury*** or property damage that arises out of the transmission of a communicable disease, caused wholly or in part by the actions of an ***insured.***

H. ***Bodily injury*** or property damage that arises out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of ***pollutants***.

I. ***Bodily injury*** or property damage arising out of any loss, cost, or expense relating to any governmental directive or request that ***you*** or a ***relative*** test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize ***pollutants***.

J. ***Bodily injury*** or property damage arising out of sexual molestation, corporal punishment, or physical or mental abuse.

K. Any fines or penalties.

PERSONS INSURED

Section I-Persons Insured of the GEICO automobile insurance policy is replaced in its entirety with the following:

Section I applies to the following as ***insureds*** with regard to an ***owned auto***:

1. ***You*** and ***your relatives***;
2. Any other person using the ***owned auto*** with ***your*** permission. The actual use must be within the scope of that permission;
3. Any other person or organization for his or its liability because of acts or omissions of an ***insured*** under **1.** or **2.** above.

Section I applies to the following with regard to a ***non-owned auto***:

1. ***You*** and ***your relatives***. The actual use by ***you*** or ***your relatives*** must be with the permission of the owner and within the scope of that permission.

2. A person or organization, not owning or hiring the ***non-owned auto***, regarding his or its liability because of acts or omissions of an ***insured*** under **1.** above.

LIMITS OF LIABILITY

The limits of liability as stated in this Section apply only to the **Vacation Liability** Coverage.

Regardless of the number of ***motor homes*** or ***travel trailers*** to which this policy applies, the limit of liability shown on the Declarations is the limit of our liability for all damages, including damages for care and loss of services, because of ***bodily injury*** sustained by all persons as a result of one (1) ***occurrence***.

All ***bodily injury*** and property damage resulting from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be resulting from one (1) ***occurrence***.

No one will be entitled to duplicate payments for the same elements of damages.

SECTION II-RECREATIONAL VEHICLE MEDICAL PAYMENTS COVERAGE - Auto Medical Payments or **Personal Injury Protection** of the GEICO automobile insurance policy do not apply to ***travel trailers***.

DEFINITIONS

The definitions in **Section I-Liability Coverages** of the GEICO automobile insurance policy apply to this Section. The definitions in **Section I-Vacation Liability Coverage** of this endorsement apply to this Section. In addition the following definition applies:

Occupying means in or upon or entering into or alighting from.

PAYMENTS WE WILL MAKE

If ***you*** pay a premium for Recreational Vehicle Medical Payments Coverage, subject to the limit of liability, if ***bodily injury*** is discovered and treated within one year of the date of the ***occurrence*** and the ***bodily injury*** results from the ***occurrence***, we will pay all reasonable expenses actually incurred by an ***insured*** within one year from the date of the ***occurrence*** for necessary medical, surgical, x-ray, dental services, prosthetic devices, ambulance, hospital, professional nursing, and funeral services.

EXCLUSIONS

We will not pay for ***bodily injury***:

1. Arising out of or occurring at any premises other than an ***insured location***.
2. Arising out of the ownership, maintenance, use, loading or unloading of:
   (a) An aircraft;
   (b) A ***motor vehicle***; or
   (c) A watercraft owned by or rented to an ***insured***.
3. To any person ***occupying*** the ***travel trailer*** while it is being towed.
4. Due to nuclear reaction or radiation.
5. Arising out of rendering or failing to render professional services.
6. To an employee of ***you*** or a ***relative*** arising out of or within the course of employment, except domestic employees if benefits are neither paid nor required to be provided under workers' compensation, disability benefits, or similar laws.
7. Arising out of, or in connection with, a business engaged in by any ***insured*** on the ***insured location***.
8. That arises out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of ***pollutants***.
9. Arising out of any loss, cost, or expense relating to any governmental directive or request that ***you*** or a ***relative*** test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize ***pollutants***.
10. That arises out of the transmission of a communicable disease.
11. Arising out of sexual molestation, corporal punishment, or physical or mental abuse.

PERSONS INSURED

Section II-Recreational Vehicle Medical Payments applies to the following persons as ***insureds***:

1. ***You*** and ***your relatives*** who sustain ***bodily injury*** caused by an ***occurrence*** at an ***insured location***;
2. Any other person who sustains ***bodily injury*** caused by an ***occurrence*** while at an ***insured location*** with ***your*** permission.

LIMITS OF LIABILITY

The limits of liability as shown on the Declarations is the most we will pay regardless of the number of persons insured or the number of ***owned*** **or** ***non-owned autos*** to which this policy applies.

Any amount payable to a person under this Section shall be reduced by any amount paid under **Auto Medical Payments** or **Personal Injury Protection**.

OTHER INSURANCE

If the ***insured*** has other insurance against a loss covered by this Section, we will not owe more than our pro-rata share of the total coverage available.

SECTION III-PHYSICAL DAMAGE COVERAGES

The definitions in **Section I-Liability Coverages** of the GEICO automobile insurance policy apply to this Section. The definitions in **Section I-Vacation Liability Coverage** of this endorsement apply to this Section. In addition, the following special definitions apply to this endorsement:

Actual cash value is the replacement cost of the ***owned*** or ***non-owned auto***, or property less ***depreciation*** and/or ***betterment***.

Betterment is improvement of the ***owned*** or ***non-owned auto***, or property to a value greater than its pre-loss condition.

Collision means loss caused by upset of the ***owned*** or ***non-owned auto*** or its collision with another object, including an attached vehicle.

Custom parts or equipment means paint, equipment, devices, accessories, enhancements, and changes, other than those which are original manufacturer installed, which:

(a) Are permanently installed or attached; or
(b) Alter the appearance or performance of a vehicle.

This includes any electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or to play back recorded media, other than those which are original manufacturer installed, that are permanently installed in the ***owned auto*** using bolts or brackets, including slide-out brackets.

Depreciation means a decrease or loss in value to the ***owned*** or ***non-owned auto***, or property because of use, disuse, physical wear and tear, age, outdatedness, or other causes.

Loss means direct and accidental loss of or damage to:

(a) The ***owned*** or ***non-owned auto***, including its equipment; or
(b) Other insured property or ***personal effects***.

Model year means the calendar year beginning on January 1 and ending on December 31 of the same calendar year.

Personal effects means any personal property owned by ***you*** or a ***relative*** including household and other items normally used in conjunction with an ***owned auto***.

Secured storage location means a segregated portion of a building used in a commercial storage business where access to ***your personal effects*** is restricted to ***you*** or ***your*** designated representative by locks, walls, or cages.

Section III-Losses We Will Pay of the GEICO automobile insurance policy is replaced in its entirety with the following:

LOSSES WE WILL PAY

Comprehensive Coverage

If ***you*** pay a premium for Comprehensive Coverage, we will pay for each ***loss***, less the applicable deductible, caused other than by ***collision***, subject to the Limits of Liability.

A comprehensive loss is a ***loss*** caused by any event other than ***collision***, including, but not limited to, any of the following:

(a) Impact with an animal (including a bird);
(b) Explosion;
(c) Earthquake;
(d) Fire;
(e) Malicious mischief;
(f) Vandalism;
(g) Missiles;
(h) Falling objects;
(i) Riot;
(j) Civil commotion;
(k) Theft;
(l) Larceny;
(m) Windstorm;
(n) Hail;
(o) Water;
(p) Flood;
(q) Lightning.

No deductible will apply to ***loss*** caused by:

(a) Fire, lightning, smoke, smudge; or
(b) Damage

sustained while the ***owned*** or ***non-owned auto*** is being transported on any conveyance.

Collision Coverage

If ***you*** pay a premium for Collision Coverage, we will pay for ***loss*** to an ***owned*** or ***non-owned auto*** when it collides with another object or overturns, subject to the applicable deductible and the Limits of Liability.

EXCLUSIONS

Read the following exclusions carefully. If an exclusion applies, coverage will not be afforded under **Section III**.

In addition to the special exclusions stated below, all exclusions in **Section III-Physical Damage Coverage**s of the GEICO automobile insurance policy apply to this Section.

Coverage under this Section does not apply for:

A. ***Loss*** to an ***owned*** or ***non-owned auto,*** whether or not rented or borrowed, if being maintained or used by a person while employed or engaged in any business.

B. ***Loss*** or damages due to theft or conversion of an ***owned*** or ***non-owned auto***:
   (a) By ***you,*** a ***relative***, or any resident of ***your*** household;
   (b) Prior to its delivery to or acquisition ***by you*** or a ***relative***; or
   (c) While in the care, custody, or control of anyone engaged in the business of selling the ***owned*** or ***non-owned auto***.

C. ***Loss*** or damages resulting from:
   (a) The acquisition of a stolen vehicle;
   (b) Any governmental, legal or other action to return a vehicle to its legal, equitable, or beneficial owner, or anyone claiming an ownership interest in the vehicle; or
   (c) Any confiscation, seizure or impoundment of a vehicle by governmental authorities.
   (d) The sale of an ***owned auto.***

D. ***Loss*** to an ***owned auto*** while leased or rented to others;

E. ***Loss*** to an ***owned*** or ***non-owned auto*** caused by birds, vermin, rodents, insects or animals. This exclusion does not apply to damage caused by impact with birds, vermin, rodents, insects, or animals while the ***owned*** or ***non-owned auto*** is moving.

F. ***Loss*** caused by mold, fungi, wet or dry rot, or bacteria. This means the presence, growth, proliferation, spread, or any activity of mold, fungi, wet or dry rot, or bacteria. This exclusion does not apply to damage directly resulting from a ***loss*** covered under Comprehensive Coverage or Collision Coverage provided ***you*** have complied with all parts of the **Your/Insured's Duties in the Event of a Loss** Condition of the GEICO automobile insurance policy.

G. ***Loss*** that arises out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of ***pollutants***.

H. ***Loss*** to an ***owned auto*** while entrusted to a person or business for the purpose of selling, renting or brokering the sale of the vehicle. However, this exclusion does not apply to ***you*** or a ***relative*** while operating an ***owned auto***.

I. ***Loss*** resulting from heat related sources within the ***owned*** or ***non-owned auto***.

J. We do not cover loss for ***custom parts or equipment*** unless the existence of those ***custom parts or equipment*** has been previously reported to us and an endorsement to the policy has been added.

LIMITS OF LIABILITY

Section III-Limits of Liability of the GEICO automobile insurance policy is replaced in its entirety with the following:
The limit of our liability for ***loss***:

1. Is the ***actual cash value*** of the stolen or damaged property at the time of the ***loss,*** reduced by the applicable deductible shown on the Declarations, and by its salvage value if ***you*** or the owner retain the salvage.
2. Will not exceed the amount necessary to repair or replace the stolen or damaged property, reduced by the applicable deductible shown on the Declarations.
3. Is the amount necessary to repair the damaged property to its pre-loss condition, reduced by the applicable deductible shown on the Declarations and will not include compensation for any diminution in the property's value that is claimed to result from the ***loss*** or the repair.

   In determining the amount necessary to repair damaged property to its pre-loss condition, our estimate will be based on:

   (a) The prevailing competitive labor rates charged in the area where the property is to be repaired, as reasonably determined by us; and
   (b) The cost of repair or replacement parts and equipment with new, refurbished, restored, or used, including, but not limited to:
      (i) Original manufacturer parts or equipment; and
      (ii) Non-original manufacturer parts or equipment.
4. Is $2,500 with respect to a ***loss*** to a ***trailer*** that is not shown on the Declarations.
5. For glass repair or replacement, is not to exceed the prevailing competitive price. Although ***you*** have the right to choose any glass repair facility or location, the limit of liability for ***loss*** to window glass is the cost to repair; or replace such glass but will not exceed the prevailing competitive price. This is the price we can secure from a competent and conveniently located glass repair facility. At ***your*** request, we will identify a glass repair facility that will perform the repairs at the prevailing competitive price.

If coverage applies to a ***non-owned auto***, the highest deductible on any ***motor home*** or ***travel trailer*** shall apply.

SPECIAL WINDSHIELD BENEFIT

If ***you*** pay a premium for Comprehensive Coverage for the ***motor home***, a $50.00 deductible will apply for the entire or partial replacement of the windshield. There will be no deductible for the repair of the windshield. At our option, we will repair or replace the windshield.

REPLACEMENT COST PERSONAL EFFECTS COVERAGE

LOSSES WE WILL PAY

Subject to the Limits of Liability, as stated in the Declarations, we will pay ***you*** for ***loss*** to ***personal effects*** if the ***loss*** is caused by any of the following listed below or ***occurrence***. For this coverage only, ***occurrence*** also includes the ownership, maintenance, or use of an ***owned*** or ***non-owned auto***.

1. Fire or lightning;
2. Explosion, smoke, or smudge;
3. Windstorm, hail, earthquake, landslide or flood. However, this does not include ***loss*** to ***personal effects*** in the ***owned*** or ***non-owned auto*** caused by rain, snow, sand, sleet or dust unless the ***owned*** or ***non-owned auto*** is first damaged by the direct force of wind or hail, creating an opening through which the rain, snow, sand, sleet or dust enters;
4. Riot or civil commotion;
5. Vandalism, but not when caused by ***you*** or a ***relative***;
6. Aircraft and missiles;
7. Falling objects; this does not include ***loss*** to property contained in the ***owned*** or ***non-owned auto***, or ***secured storage location***, unless the roof or an outside wall is first damaged by the falling object. Damage to the falling object itself is not covered.
8. Theft, including larceny, robbery, burglary, or pilferage, all subject to the following additional conditions and limitations:
   (a) We may return any stolen property to ***you,*** along with payment for damage resulting from the theft, at any time before settlement of a ***loss*** under this coverage;
   (b) Theft must be a result of forcible entry of which there is evidence by visible marks of entry made by tools, electricity, explosives, chemicals, or other physical damage;
   (c) Each ***loss*** must be reported promptly to police or appropriate civil authority.

Your personal effects must be:

(a) Located inside an ***owned auto***;
(b) At the ***insured location***; or
(c) In a ***secured storage location*** which is owned by ***you*** or reserved for ***your*** exclusive use;

If a ***loss*** to ***your personal effects*** occurs anywhere other than (a),(b), or (c) above, our limit of liability is 25% of the limit shown on the Declarations for **Replacement Cost Personal Effects**.

EXCLUSIONS

Read the following exclusions carefully. If an exclusion applies, coverage will not be afforded
We will not pay for ***loss***:

1. If the ***secured storage location*** is used by ***you*** for commercial or business purposes.
2. To any self-propelled vehicles or watercraft.
3. To deeds, documents, records, bills, money, notes, securities, or other evidence of debt.
4. To property pertaining to ***your*** business or occupation.
5. To articles or merchandise held as samples, or for storage, repair, demonstration, or sale.
6. To animals or birds.
7. Caused intentionally by or at the direction of ***you*** or a ***relative***.
8. Due to abandonment.
9. Caused by birds, vermin, rodents, insects, or animals.
10. That arises out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release, or escape of ***pollutants***.
11. Caused by mold, fungi, wet or dry rot, or bacteria. This means the presence, growth, proliferation, spread, or any activity of mold, fungi, wet or dry rot, or bacteria. This exclusion does not apply to damage directly resulting from a ***loss*** covered under Comprehensive or Collision Coverage provided ***you*** have complied with all parts of the **Your/Insured's Duties in the Event of a Loss** Condition of the GEICO automobile insurance policy.

12. Due to nuclear reaction or radiation.

LIMITS OF LIABILITY

Subject to a $100 deductible for each ***loss,*** the limit of liability for Personal Effects Coverage shall be as follows:

1. The aggregate limit of liability for ***loss*** to ***personal effects*** will be the lowest of:
   (a) The amount shown on the Declarations for ***personal effects***;
   (b) The cost of repairing or replacing the item or items with other of like kind and quality; or
   (c) The applicable group limits set forth below in **2(a)-(e)** or **3(a)-(f)**.
2. Subject to the aggregate limit of liability shown on the Declarations for Personal Effects, we will pay no more than $1,000 for ***loss*** to any group of items listed in **2(a)-(e)** below:
   (a) Travel tickets, passports, and manuscripts;
   (b) Coin collections, stamps, and collecting supplies;
   (c) All cameras and equipment used with cameras;
   (d) Any single article of jewelry, art, heirlooms, antiques, and furs (including any article containing fur which represents its principal value);
   (e) Non-motorized recreational equipment, guns, fishing, golf, and skiing equipment
3. Subject to the aggregate limits of liability shown on the Declarations for Personal Effects, we will pay no more than $3,000 for ***loss*** to any group of items listed in **3(a)-(f)** below:
   (a) Personal computers, monitors, printers, word processors and data media used for personal purposes;
   (b) Devices or instruments for the transmitting, recording, or reproduction of sound or pictures, including accessories and antennas, tapes, wires, records, disks or other media for use with any such device or instrument;
   (c) Silverware, silver-plated ware, gold ware, gold plated ware, and pewter ware (including, but not limited to, flatware, hollow ware, tea sets, trays and trophies made of or including silver, gold or pewter);
   (d) Household furnishing including upholstered and non-upholstered furniture, lamps, paintings and rugs;
   (e) Appliances and other equipment used in the normal use at and maintenance of a residence;
   (f) Lawn and garden equipment
4. Subject to all other applicable limits of liability, our limit of liability for ***loss*** to part of a pair or set, series of objects, pieces, or panels is the lowest of:
   (a) The cost to repair or replace the part that restores the set to its value before the ***loss***;
   (b) The difference between the ***actual cash value*** of the set before the ***loss*** and after the ***loss***; or
   (c) The cost of a substitute part that reasonably matches the rest of the set. We have no obligation to replace the entire set if only part is lost or damaged.
5. We are not obligated to pay for any diminution of value for any covered ***loss***.

FIRE DEPARTMENT SERVICE BENEFIT

If ***you*** pay a premium for Comprehensive and Collision Coverage for the ***owned*** or ***non-owned auto,*** we will pay up to an additional $1000 for ***your*** liability assumed by contract or agreement if fire department charges are incurred when the fire department is called to save or protect the ***owned*** or ***non-owned auto***. This benefit does not include payment of the cost or premium associated with the contract or agreement for these services.

EMERGENCY EXPENSE ALLOWANCE COVERAGE
LOSSES WE WILL PAY

Subject to the applicable limits of liability shown on the Declarations, if a ***loss*** occurs that is covered under Collision or Comprehensive Coverage, that renders the ***owned*** or ***non-owned auto*** inoperable and

(a) The ***loss*** occurred more than 50 miles from ***your*** residence; or
(b) The ***owned*** or ***non-owned auto*** is ***your*** only residence,

then we will pay ***your*** reasonable expenses for:

1. Temporary living facilities;
2. Transportation expenses incurred up to $20 per day;
3. Transportation back to ***your*** residence; and
4. Towing ***your owned*** or ***non-owned auto*** to the nearest qualified repair facility.

You must provide us written proof of ***your*** expenses.

We will only pay for the above reasonable expenses incurred by ***you*** beginning on the date of ***loss***, and ending:

1. When the ***owned*** or ***non-owned auto*** has been repaired;
2. In the case of theft, when the ***owned*** or ***non-owned auto*** has been recovered and repaired, or replaced; or
3. If the ***owned*** or ***non-owned auto*** is deemed by us to be a total loss or unrecoverable, 7 days after we make an offer to pay the applicable limit of liability for ***loss*** to the ***owned*** or ***non-owned auto***.

Duplicate recovery for identical elements of damages is not permitted under this policy.

TOTAL LOSS REPLACEMENT COST COVERAGE

LOSSES WE WILL PAY

If ***you*** pay a premium for Total Loss Replacement Cost Coverage for an ***owned auto***, the limit of Liability for a total loss, subject to the applicable deductible, is as follows:

1. When the ***owned auto*** is, at the time of ***loss***, the current ***model year***, or first through fourth preceding ***model year***, will be:
   (a) If ***you*** choose to replace the ***owned auto,*** we will pay the cost of a new vehicle that is, to the extent possible, the same make, class, size, and type, and which contains comparable equipment to the ***owned auto***; or
   (b) If ***you*** choose not to replace the ***owned auto***, we will pay the original documented purchase price.
2. When the ***owned auto*** is, at the time of ***loss***, in the fifth through seventh preceding ***model years*** we will pay the higher of the ***actual cash value***, at the time of ***loss,*** or the documented purchase price ***you*** originally paid for the ***owned auto***. If at the time of ***loss you*** do not provide proof of the documented purchase price, our limit of liability will be the ***actual cash value*** of the ***owned auto*** reduced by its salvage value if ***you*** or the owner retain salvage.

This coverage is subject to Section III-Physical Damage Coverage exclusions of the GEICO automobile insurance policy and the Section III exclusions of this endorsement.

PURCHASE PRICE COVERAGE

LOSSES WE WILL PAY

If ***you*** pay a premium for Purchase Price Coverage for the ***owned auto***, then the limit of liability for a ***total loss***, subject to the applicable deductible, is as follows:

For a ***total loss*** to the ***owned auto***, in the first ***model year*** through the seventh preceding ***model year***, we will pay the higher of the ***actual cash value***, at the time of ***loss,*** or the documented purchase price ***you*** originally paid for the ***owned auto***. If at the time of ***loss you*** do not provide proof of the documented purchase price, our limit of liability will be the ***actual cash value*** of the ***owned auto*** reduced by its salvage value if ***you*** or the owner retain salvage.

Purchase Price Coverage is removed from the policy in the ***owned auto's*** eighth or older ***model year***. If ***you*** continue to pay a premium for Comprehensive and Collision Coverage, our limit of liability at the time of ***loss*** will be the ***actual cash value*** of the ***owned auto***, reduced by its salvage value, if ***you*** or the owner retain the salvage.

This coverage is subject to Section III-Physical Damage Coverage exclusions of the GEICO automobile insurance policy and the Section III exclusions of this endorsement.

EMERGENCY ROAD SERVICE

LOSSES WE WILL PAY

If ***you*** pay a premium for Emergency Road Service, we will pay reasonable expenses ***you*** incur for the ***owned auto*** for:

1. Mechanical labor up to one (1) hour at the place of breakdown;
2. Lockout services up to $100 per lockout if keys to the ignition or vehicle entry doors are lost, broken or accidentally locked in the ***owned auto***;
3. Towing to the nearest qualified repair facility, if the ***owned auto*** is inoperable;
4. Towing the ***owned auto*** out if it is stuck:
   (a) In an official campground or recreational vehicle park; or
   (b) On or within 10 feet of a publicly maintained road;
5. Jump starting if the primary vehicle battery is dead. We do not pay for the cost of the battery;
6. Changing a tire if the tire is flat. We do not pay for the cost of the tire(s).

There will be a limit of one (1) payment per disablement.

LIMITS OF LIABILITY FOR EMERGENCY ROAD SERVICE

We offer two methods of securing service when **Emergency Road Service** is purchased:

The first method, "sign and drive", features a toll-free number in which the ***insured*** calls a service representative who will dispatch a service vendor. Upon verification of coverage, reasonable and necessary charges for up to the policy limit for **Emergency Road Service** will be automatically billed to us by the service vendor. The ***insured*** need only sign a receipt at the time of service which authorizes us to directly pay the service vendor. Any additional fees for towing beyond the nearest qualified repair facility, or other fees not specifically addressed above will be at the ***insured's*** expense.

The second method occurs when the ***insured*** does not use the "sign and drive" feature described above and hires services without prior approval from us. Upon verification of coverage, we will reimburse ***you*** for reasonable and necessary charges for up to a limit of $400. Requests for reimbursement must be accompanied by an original itemized receipt and must be submitted within 60 days of service.

SECTION IV-UNINSURED MOTORIST COVERAGE

Refer to ***your*** GEICO automobile insurance policy, and any amendments/endorsements attached, for applicable provisions of Uninsured Motorists Coverage, Underinsured Motorists Coverage, and/or Uninsured/Underinsured Motorists Property Damage Coverage.

DEFINITIONS

The following definitions are amended:

When used in this Section:

Insured auto is a ***motor home***:

(a) Described on the Declarations and covered by the Liability Coverages of the GEICO automobile insurance policy; and

(b) Operated or used by ***you*** or ***your*** spouse if a resident of the same household.

But the term ***insured auto*** does not include:

(i) A ***motor home*** used to carry passengers or goods for hire except in a carpool on a ride sharing or cost sharing basis;
(ii) A ***motor home*** being used without the owner's permission; or
(iii) Under subparagraph (b) above, a ***motor home*** owned by or furnished for the regular use of an ***insured.***

Uninsured motor vehicle: The term ***uninsured motor vehicle***, also does not include:

(a) Any vehicle that is designed for use off public roads while not on public roads;
(b) Any vehicle that is not required to be registered; and
(c) Any ***motor home*** owned by and insured by ***you*** or a ***relative***.

SECTION V-CONDITIONS

The Conditions within each Section and all General Conditions of the GEICO automobile insurance policy apply to ***owned autos***, ***non-owned autos*** and ***trailers*** as defined in this endorsement.

SECTION VI - AMENDMENTS AND ENDORSEMENTS, SPECIAL ENDORSEMENT- UNITED STATES GOVERNEMENT EMPLOYEES does not apply.

We affirm this endorsement.



W. C. E. Robinson
Secretary



O. M. Nicely
President