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## TRIP INTERRUPTION COVERAGE

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**All provisions of the policy apply unless modified by this endorsement.**

The Damage To Your Auto Coverage Section of the policy is amended by adding the following:

### **Insuring Agreement**

- A. If the Declarations indicates the Trip Interruption Coverage applies to a specific "your covered auto", we will pay up to \$200 per day, to a maximum limit of \$600 for:
1. Reasonable transportation expenses incurred by you or a "resident relative" in the event of a mechanical or electrical breakdown to that "your covered auto".
  2. Reasonable expenses incurred by you or a "resident relative" for lodging and meals in the event of:
    - a. Direct and accidental loss to that "your covered auto" caused by "collision" or "comprehensive" or
    - b. Mechanical or electrical breakdown to that "your covered auto".
- B. We will pay only if:
1. Loss to, or mechanical or electrical breakdown of, "your covered auto" occurs more than 100 miles from the address shown in Item 1 of the Declarations.
  2. "Your covered auto" is withdrawn from use for more than 24 hours; and
  3. Copies of receipts for expenses incurred under A.1. and A.2. above are provided to us for the expense incurred by you or a "resident relative".

If the loss or breakdown involves a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

### **Coverage Limitations**

- A. Our payment for expenses incurred under paragraph A.1. and A.2. under the Trip Interruption Coverage Insuring Agreement will be limited to that period of time reasonably required to:
1. Resume travel; or
  2. Return home.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and any other coverage afforded under the policy.
- C. We will not pay for any expenses incurred by you or a "resident relative" for alcohol.

### **Other Sources of Recovery**

Any insurance we provide with respect to Trip Interruption Coverage will be excess over any other collectible source of recovery including but not limited to:

- A. Any coverage provided by:
1. Vehicle warranties;
  2. Automobile clubs; or
  3. Any other available service plans that provide trip interruption services; or
- B. Any other source of recovery applicable to the loss.

No deductible applies to this coverage.