

Enhanced Coverage Endorsement

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

With respect to the coverage and benefits provided by this endorsement, the provisions of the policy apply unless modified by this endorsement. The following are additional coverages and benefits.

The following Sections A and B are added to the policy:

A. Waiver of First Accident or Minor Violation

Waiver of First Accident or Minor Violation will apply to the first accident or minor violation within the experience period if:

1. The accident or minor violation occurs while insured by the underwriting company shown on your Declarations or an affiliate; and
2. No other accidents or minor violations are currently being waived under this policy.

All premium increases that are otherwise the consequence of the waived accident or minor violation will be waived while this endorsement is a part of this policy. Such applicable premiums will be reinstated with the removal of this endorsement.

Only one accident or minor violation will be waived during a three-year experience period regardless of the number of vehicles or operators on the policy and regardless of when an operator is added to the policy. The Waiver of First Accident or Minor Violation must expire before a new Waiver can be applied.

The waiver will not apply if a major violation, license suspension or revocation was in conjunction with the accident or minor violation.

B. Personal Property Coverage

INSURING AGREEMENT

We will pay up to \$1,000 for sudden and accidental physical loss to personal property owned by you or a "family member" while in "your covered auto". A person seeking Personal Property Coverage involving theft must notify the police promptly. If the loss is due to theft, there must be signs of forced entry.

Coverage is provided on an actual cash value basis and is subject to depreciation of your personal property.

Personal Property Coverage is only applicable to a "your covered auto" that has other than "collision" or "collision" coverage. In order for Personal Property Coverage to apply, the loss to personal property must occur as a result of a covered loss to

"your covered auto" under Collision or Other Than Collision Coverage.

Deductible

If your loss is due to theft, larceny, malicious mischief or vandalism the most we will pay is the amount noted above less a deductible of \$250. If your entire vehicle is stolen we will waive the Personal Property Coverage deductible.

EXCLUSIONS

We will not pay for loss:

- A. To any electronic equipment that reproduces, receives or transmits audio, visual or data signals. This includes but is not limited to:
 1. Radios and stereos;
 2. Tape decks;
 3. Compact disk systems;
 4. Navigation systems;
 5. Internet access systems;
 6. Personal computers;
 7. Video entertainment systems;
 8. Telephones;
 9. Televisions;
 10. Two-way mobile radios;
 11. Scanners;
 12. Citizens band radios;
 13. Cell Phones; or
 14. Tapes, records, disks or other media used with equipment described above.
- B. Arising out of injuries, death or theft of any animal while in "your covered auto";
- C. To alcohol or controlled substance whether or not owned by you. Controlled substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs;
- D. To business property or property held as samples, for sale or for delivery after sale;
- E. To property rented or held for rental to others; or
- F. To money, bank notes, gift cards, stored value cards and smart cards.

OTHER SOURCES OF RECOVERY

Any insurance we provide with respect to Personal Property Coverage will be excess over any other collectible source of recovery.

Part D Coverage for Damage to Your Auto is being amended as follows:

Diminishing Deductible Credit

In the event of a covered "collision" loss your "collision" deductible will be reduced by the applicable Diminishing Deductible Credit shown on the Declarations under Damage to Your Auto – "collision" loss.

The Diminishing Deductible Credit will accrue by vehicle every term that all drivers have no at-fault accidents, have no major violations and maintain continuous coverage with us.

Each vehicle will accrue an initial \$100 Diminishing Deductible Credit (\$50 for semi-annual policies) and will receive an additional \$100 deductible credit (\$50 for semi-annual policies) at renewal. Each Diminishing Deductible Credit will not accumulate to more than \$500. Each vehicle deductible will never be reduced below \$100 for an annual policy or \$50 for a semi-annual policy. In the event of a paid "collision" loss the Diminishing Deductible Credit will immediately reset to \$100 (\$50 for semi-annual policies). The Diminishing Deductible Credit can only be used once during a policy term regardless of the number of vehicles.

Diminishing Deductible Credit accrual will not be affected due to a loss covered under Parked Automobile Deductible Waiver coverage. There is no cash value earned.

Trip Interruption Coverage

INSURING AGREEMENT

Trip Interruption Coverage is only applicable to a "your covered auto" that has other than "collision" and "collision" coverage.

We will pay, without application of a deductible, up to a maximum limit of \$600 for reasonable:

1. Transportation expenses incurred by you in the event of a mechanical or electrical breakdown of "your covered auto".
2. Expenses incurred by you for lodging and meals in the event of:
 - a. Direct and accidental loss to "your covered auto" caused by "collision" or other than "collision"; or
 - b. Mechanical or electrical breakdown of "your covered auto".

This coverage applies only if:

1. The loss to, or mechanical or electrical breakdown of "your covered auto" occurs more than 100 miles from the primary garaging location, of that "your covered auto"; and
2. That "your covered auto" is withdrawn from use for at least 24 hours.

LIMIT OF LIABILITY

- A. Our payment for Trip Interruption Coverage will be limited to that period of time reasonably required to:
 1. Resume travel under a prearranged itinerary; or
 2. Return to the primary garaging location of that "your covered auto".
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and any part of the policy.

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. Mechanical breakdown or similar plans; or
- B. Any other source of recovery applicable to the loss.

Parked Automobile Deductible Waiver

When loss to a vehicle shown in the Declarations with "collision" coverage and other than "collision" coverage is caused by "collision" while in the custody of the named insured or a "family member" and legally parked and unoccupied, the deductible will be waived.

Deductibles waived under Parked Automobile Deductible Waiver will have no impact on the Diminishing Deductible Credit under this endorsement, if applicable to "your covered auto". This provision does not apply to any loss if the vehicle is in the custody of any person while employed or otherwise engaged in the "business" of:

- a. Selling;
- b. Repairing;
- c. Servicing;
- d. Storing; or
- e. Parking

vehicles designed for use on public highways. This includes road testing and delivery.

Key and Transmitter Replacement Coverage

In the event an automobile key or transmitter entry device for "your covered auto" is lost or stolen while in the possession of an insured or a "family member," we will pay the reasonable expense to

replace the device. This coverage does not pay for lockouts or for services to open "your covered auto" in the event of a lock out. Our limit of liability for this coverage is \$500. No deductible applies to this coverage.

