

OPTIONAL RENTAL REIMBURSEMENT EXPENSES COVERAGE - TEXAS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

If a premium amount is shown in the Declarations and you pay the premium for this coverage:

- A. We will reimburse you, without application of a "deductible", for reasonable and necessary transportation expenses you incur when you rent a "private passenger auto" from a rental agency or repair shop for loss of use of "your covered auto" for which the premium is paid because of damage covered under Part **D** to "your covered auto".
- B. We will pay up to the maximum amount described in the Declarations and not exceeding the limit per day shown in the Declarations for Rental Reimbursement Coverage.
- C. For rental reimbursement to "your covered auto" due to damage covered under Part **D**, we will pay only expenses incurred during a certain time period. It begins when "your covered auto" cannot be driven for more than 24 hours due to a covered "loss"; or if "your covered auto" can be driven, it begins when it is left for more than 24 hours at a shop ready to begin agreed repairs. It continues:

- 1. For a maximum of 30 consecutive days;
- 2. Until a reasonable amount of time has passed for "your covered auto" to be repaired from damages sustained in a covered "loss"; or
- 3. Until 48 hours after a total "loss" settlement offer is made,

whichever comes first.

This item **(C.)** does not apply when there is a total theft of "your covered auto".

- D. In the event of a total theft of "your covered auto", we will only pay rental reimbursement expenses incurred during the period:
 - 1. Beginning 48 hours after the theft; and
 - 2. Ending when "your covered auto" is returned to use or 48 hours after a total "loss" settlement offer is made.

You must report the theft to the police promptly.