

Roadside Assistance Coverage - Texas

SCHEDULE

Description of Your Covered Auto	Roadside Assistance Coverage Limit	Premium
	\$	\$
	\$	\$
	\$	\$

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

Insuring Agreement

We will pay for covered emergency services subject to the exclusions listed, each time "your covered auto" is disabled, up to the amount shown in the Schedule or in the Declarations as applicable to that vehicle. **We will pay up to 6 claims during the policy term (3 claims for semi-annual policies) and no more than one claim per Covered Emergency Service type will be paid in a 7-day period.**

The following are Covered Emergency Services:

1. **Towing Assistance** – When towing is necessary, "your covered auto" will be towed to the nearest qualified service or repair facility. This coverage is not applicable to trailers unless they are in use with a "your covered auto" that is disabled at the time of loss.
2. **Battery Failure** – If battery failure occurs, a jump-start will be applied to start "your covered auto".
3. **Flat Tire Assistance** – Service consists of the removal of the flat tire of "your covered auto" and its replacement with the useable spare tire located with the vehicle.
4. **Fuel, Oil, Fluid and Water Delivery Service** – Provides for the delivery of an emergency supply of fuel (up to 3 gallons, where allowed by law), oil, fluid and water at the disablement site when "your covered auto" has an immediate need. The driver of "your covered auto" must pay for the fuel or other fluid when it is delivered.
5. **Lock-out Assistance** – If the keys of "your covered auto" are lost, stolen or locked inside of the vehicle, assistance will be provided to gain entry into the vehicle.
6. **Extrication Assistance** – Vehicle extrication using standard equipment will be provided for up to 1 hour when "your covered auto" is stuck in a ditch or other inaccessible area when such location is within 50 feet of a paved road or highway. This service does not cover for extrication when driving

"your covered auto" off-road or on unpaved surfaces.

Exclusions:

Coverage will not be provided in the event of emergencies resulting from the following:

1. Cost of parts, replacement keys, fluids, lubricants, fuel, installation of products, materials, towing or other covered service performed at a location other than the disablement scene of "your covered auto" and additional labor relating to towing.
2. Non-emergency towing or other non-emergency service.
3. Non-emergency mounting or removing of snow tires or chains.
4. Shoveling snow from around "your covered auto".
5. Tire Repair.
6. Excluded Vehicle Types:
 - a. Motorcycles;
 - b. Trucks over one and a half ton capacity (8,500 Gross Vehicle Weight or "GVW");
 - c. Taxicabs, limousines, or other commercial vehicles;
 - d. Recreational vehicles (including, but not limited to, self-motorized RVs, street rods, registered dune buggies); or
 - e. "Trailers" (when not attached or when not in use with a covered disabled "your covered auto" at the time of loss) or any "your covered auto" in tow.
7. Any and all taxes, tolls or fines.
8. Damage or disablement due to fire, flood or vandalism.
9. Towing from or repair work performed at a service station, garage or repair shop.

- 10.** Towing by other than a towing company, service station or garage duly licensed to provide such services for "your covered auto".
- 11.** Vehicle storage charges.
- 12.** Towing or other Covered Service on a "your covered auto" that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced.
- 13.** Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- 14.** Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of the law.
- 15.** Disablement that results from an intentional act or action by the driver of "your covered auto".
- 16.** Service calls in excess of six during the policy term for a "your covered auto" in need of routine maintenance or repair.

All other provisions of this policy apply.