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# Endorsement

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## Personal Auto Plus Endorsement

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

### First Accident Forgiveness

“We” will waive the first point charged for an accident if:

- \* There have been no SDIP conviction or accident points assigned during the previous five years.

This waiver does not apply if:

- \* The operator was legally intoxicated as defined by the jurisdiction where the loss occurred; and/or
- \* The operator was cited by law enforcement for being under the influence of a narcotic drug unless it was legally prescribed by a physician and was being used as prescribed.

The waiver will be removed if a second at-fault accident or conviction requiring point assignment occurs during the three years following the waived accident.

### Transportation Expenses Coverage

When there is a loss to a “covered auto” described in the Schedule or on the Declarations, Coverage for Transportation Expenses provided under Part D of this policy is increased to:

\_\_\_\_\_ per day or a maximum limit of \_\_\_\_\_.

### Towing and Labor Costs Coverage

“We” will pay towing and labor costs incurred each time “your covered auto” or any non-owned auto is disabled. “Our” limit of liability is \$100 for this coverage. “We” will only pay for labor performed at the place of disablement.

### Damage to Your Covered Auto Caused By An Uninsured or Underinsured Motorist

If “your covered auto” is damaged by an uninsured or an underinsured motorist who can be positively identified, “we” will waive any applicable deductible when settling “your” claim. This coverage applies only if the damaged auto carries Collision coverage and a police report was filed.

### Parked Car Collision Deductible

If “your covered auto” is struck by a hit and run vehicle while it is legally parked and unoccupied, “your” collision deductible will be reduced to \$50.00. This coverage applies only if the damaged auto carries Collision coverage and a police report was filed.

### Trip Interruption Coverage

#### INSURING AGREEMENT

With respect to a “your covered auto” shown in the Schedule or Declarations for which a specific premium charge indicates that Trip Interruption Coverage is afforded, 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 home; and
2. The “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 home.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part D of the policy.

#### OTHER SOURCES OF RECOVERY

Any insurance we provide with respect to Trip Interruption Coverage shall 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.