

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY

PERSONAL AUTO POLICY

RENTAL REIMBURSEMENT COVERAGE

This Rental Reimbursement Coverage Endorsement forms part of policy number _____ This endorsement is attached to a ***Declarations*** sheet. The endorsement is effective as of the date and time shown in the ***Declarations*** sheet to which it is attached.

As applies to this endorsement ***your insured car*** means any ***car*** show in the ***Declarations*** for which a premium charge for Rental Reimbursement Coverage is shown, and then only to the limits of liability show in the ***Declarations*** for Rental Reimbursement Coverage. This coverage is only available on ***cars*** where ***you*** also purchase Collision and Other Than Collision Coverage. If ***your insured car*** suffers a loss due to ***collision*** or ***other than collision*** as defined below, ***we*** will reimburse ***you*** for ***your*** expenses to rent a substitute ***car*** provided that ***your insured car*** is withdrawn from use for more than 24 hours. ***Our*** payment will be limited to that period of time reasonably required to repair or replace ***your insured car***. The applicable limits of coverage are shown in the ***Declarations***.

Collision means the upset of an ***insured car*** or its unintended impact with another vehicle or object.

Loss caused by the following is considered ***other than collision***.

1. Missiles or falling objects;
2. Fire
3. Theft or Larceny;
4. Explosion or earthquake;
5. Windstorm;
6. Hail, water or flood;
7. Malicious mischief or vandalism;
8. Riot or civil commotion;
9. Contact with birds or animals; or
10. Breakage of Glass.

EXCLUSIONS: This coverage does not apply when ***your insured car*** is out of use due to standard maintenance or mechanical repair not caused by a ***collision*** or ***other than collision*** loss as described above. Any other exclusion provided under either the Damage To Your Auto or Damage to Your Car provisions to ***your*** policy shall apply to this endorsement.

This coverage will automatically end if ***you*** delete either Collision or Other Than Collision Coverage from ***your*** policy.

This endorsement is part of ***your*** policy. It supercedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.