

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## AUTO ELITE ENDORSEMENT - PLATINUM

<b>a.</b>	<p><b>Transportation Expenses - Rental Reimbursement</b> - \$50 a day max of \$1,500 rental reimbursement if vehicle is stolen or disabled in a covered loss.</p> <p>Coverage for Transportation Expenses provided under Part 10 of this policy is provided at the limits shown above.</p> <p style="text-align: center;"><b>***Coverage only applies to vehicles with full coverage***</b></p>
<b>b.</b>	<p><b>Trip interruption</b> - Up to \$600 for transportation expenses due to mechanical or electrical breakdown. Expenses incurred for lodging and meals in the event of a collision or other than collision loss. Coverage applies if loss is over 100 miles from home and car is withdrawn from use for 24 hours. Limit applies until resume travel occurs or insured returns home.</p> <p><b>LIMIT OF LIABILITY</b></p> <p>A. Our payment for Trip Interruption Coverage will be limited to that period of time reasonably required to:</p> <ol style="list-style-type: none"> <li>1. Resume travel under a prearranged itinerary; or</li> <li>2. Return home.</li> </ol> <p>B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Parts 8, 9 or 10 of the policy.</p> <p><b>OTHER SOURCES OF RECOVERY</b></p> <p>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:</p> <p>A. Any coverage provided by:</p> <ol style="list-style-type: none"> <li>1. Vehicle warranties;</li> <li>2. Automobile clubs; or</li> <li>3. Mechanical breakdown or similar plans; or</li> </ol> <p>B. Any other source of recovery applicable to the loss.</p> <p style="text-align: center;"><b>***Coverage only applies to vehicles with full coverage***</b></p>
<b>c.</b>	<p><b>Disappearing Collision Deductible</b> –</p> <p>Eligibility for the disappearing collision deductible begins on the first renewal after the endorsement is effective.</p> <ol style="list-style-type: none"> <li>A. The reduction will be \$50 for a six month policy, up to \$500 maximum.</li> <li>B. The reduction will be \$100 for a twelve month policy, up to \$500 maximum.</li> <li>C. The deductible continues to reduce until the first renewal after an at-fault accident occurs.</li> <li>D. The deductible on the renewal term after an at-fault accident occurs reverts back to the original policy deductible.</li> <li>E. The reduction starts over after the policy is free of any at-fault accidents for a complete six or twelve month renewal terms.</li> </ol> <p style="text-align: center;"><b>***Coverage only applies to vehicles with full coverage***</b></p>
<b>d.</b>	<p><b>Personal Clothing and Baggage</b> –</p> <p>We will pay up to \$500 in any one occurrence for loss to clothing or baggage, owned or used by you or any family member, while located in your covered auto or non-owned auto while away from your residence premises. Clothing is specifically defined as wearing apparel, and excludes all jewelry related items. Baggage is specifically defined as suitcases, backpacks, duffle bags, or any other bag used to carry clothing for travel purposes. No deductible applies to this coverage.</p>

e.

**Roadside Assistance –**

The following provisions are added to your policy:

**ADDITIONAL DEFINITIONS**

Wherever they appear in this Endorsement, the General Definitions set forth in your policy shall apply, and the following Additional Definitions shall apply:

1. Covered disabled vehicle means a disabled motor vehicle that is a covered vehicle.
2. Covered emergency means a disablement that is a result of:
  - a) Mechanical or electrical breakdown;
  - b) Battery failure;
  - c) Insufficient supply of fuel, oil, water or other fluid;
  - d) Flat tire;
  - e) Lock-out; or
  - f) Entrapment in snow, mud, water or sand.
3. Covered vehicle is a private passenger type auto, pickup or van having four wheels.

**INSURING AGREEMENT**

If you have a policy for which we provide coverage under Parts 1-5, we will pay for our authorized service representative to provide;

1. Towing of a covered disabled vehicle or a private passenger vehicle driven by a listed driver on your policy to the nearest qualified repair facility up to 35 miles; and
2. Minor on-site labor on a covered disabled vehicle or a private passenger vehicle driven by listed drivers on your policy at the place of disablement which is necessary due to a covered emergency.

We will not pay for more than five disablements during a 12-month consecutive period; or an excluded driver.

**EXCLUSIONS - READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, ROADSIDE ASSISTANCE COVERAGE WILL NOT BE PROVIDED.**

This coverage does not apply to;

1. Any parts or replacement keys;
2. Fluid, lubricants or fuel in excess of the amount required to get your vehicle back on the road;
3. Installation of any products or materials not related to the disablement;
4. Labor or materials not related to the disablement of your vehicle including work performed at a service station, garage or repair shop;
5. Labor on a covered disabled vehicle for any time period in excess of sixty (60) minutes from time of dispatch per disablement;
6. Tire repair or replacement;
7. Any and all fines, vehicle storage charges, transportation or temporary living expenses;
8. Towing or storage related to impoundment, abandonment, illegal parking or other violations of law or disablement that results from the use of intoxicants or narcotics;
9. Damage or disablement due to fire, flood or vandalism;
10. Towing from a service station, garage or repair shop;
11. A second or any subsequent tow for a single disablement;

12. Mounting or removing of snow tires or chains;
13. Disablement that results from the willful acts or actions of the operator of a covered disabled vehicle;
14. Disablement that is not the result of a covered emergency;
15. Disablement service necessary as a result of a disabled trailer that is being towed by a covered vehicle;
16. Disablement that occurred on roads not regularly maintained, such as sand beaches, open fields, and areas designated as not passable due to construction.

**UNAUTHORIZED SERVICE PROVIDER**

When service is rendered by a provider, other than our authorized service representative, we will only pay reasonable charges up to \$100.00 maximum for

1. Towing of a covered disabled vehicle or vehicle driven by listed driver on the policy to the nearest qualified repair facility; and
2. Labor on a covered disabled vehicle or vehicle driven by listed driver on the policy at the place of disablement; which is necessary due to a covered emergency.

**ALL OTHER TERMS, LIMITS, AND PROVISIONS OF THIS POLICY REMAIN UNCHANGED.**

The Main Street American Group reserves the right to alter this program upon renewal of your policy with written notice.

Coverage applied in the United States and Canada.

**f. Accident Forgiveness –**

Eligibility for accident forgiveness begins on the first renewal after the endorsement is effective.

A. Accident forgiveness will only apply to the first chargeable accident within the 36 month experience period, providing:

1. The claim occurs after this endorsement has been added to the policy; and
2. The claim was reported to us promptly; and
3. The driver involved in the accident was listed on the policy.

B. Any subsequent chargeable accident within the 36 month experience period following the forgiven accident will result in a surcharge.

**g. New Auto Repair or Replacement/Loan Lease coverage –**

**A. Conditions**

**AUTO REPAIR**

With respect to loss:

1. To an auto shown in the Coverage Selections Page as subject to this endorsement; and
2. Caused by other than fire, theft, larceny, malicious mischief, vandalism or flood.

**LIMIT OF LIABILITY**

Our limit of liability will not exceed the cost of a new auto of:

1. The same make, if possible;
2. Similar vehicle size class; and
3. Similar body type and equipment as your damaged auto.

However, the most we will pay for loss will be the lesser of the:

1. Reasonable cost of repair with parts of like kind and quality; or
2. Cost of a new auto

### **REPLACEMENT**

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

In the event of a covered total loss to a "your auto" shown in the Coverage Selections Page that Replacement Coverage applies, we will pay for "your auto" that is:

1. same make, if possible
2. similar in class , body type and equipment and
3. cost of what you paid for the car not to exceed 110% of the manufacturers suggested retail price of the auto being replaced.

### **AUTO LOAN/LEASE COVERAGE**

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

In the event of a covered total loss to a "your auto" shown in the Coverage Selections Page for which a specific premium charge indicates that Auto Loan/Lease Coverage applies, we will pay any unpaid amount due on the lease or loan for "your auto" less:

1. The amount paid under Parts 7, 8 or 9 of the policy; and
2. Any:
  - a. Overdue lease/loan payments at the time of the loss;
  - b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
  - c. Security deposits not refunded by a less or;
  - d. Costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
  - e. Carry-over balances from previous loans or leases.

### **B. Additional Exclusions apply only to the repair or replacement conditions**

The coverage provided by this endorsement does not apply to:

- a. An auto which is more than 3 years old. The age of the auto shall be determined by subtracting the year the endorsement was first added to the policy for that auto from the year of inception of the current annual period of the policy;
- b. Any auto which you own or acquire during the policy period unless it is shown in the Coverage Selections Page as subject to this endorsement;
- c. Any auto which you do not own.

All other provisions of this policy apply.

**\*\*\*Coverage only applies to vehicles with full coverage\*\*\***