

MMG DRIVER ADVANTAGE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

Subject to all the provisions of the policy except where changed by this endorsement, the company agrees that the following coverages and extensions of coverage are provided when the Declarations page(s) indicate that an additional premium for this endorsement has been applied to that vehicle.

PART A – LIABILITY COVERAGE

SUPPLEMENTARY PAYMENTS

This section has been deleted and replaced by the following:

We will pay on behalf of an "insured":

1. Up to \$500 for the cost of bail bonds required because of an accident, including related traffic law violations. The accident must result in "bodily injury" or "property damage" covered under this policy.
2. Premiums on appeal bonds and bonds to release attachments in any suit we defend.
3. Interest accruing after a judgment is entered in any suit we defend. Our duty to pay interest ends when we offer to pay that part of the judgment which does not exceed our limit of liability for this coverage.
4. Up to \$250 a day for loss of earnings, but not other income, because of attendance at hearings or trials at our request.
5. Other reasonable expenses incurred at our request.

These payments will not reduce the limit of liability.

PART B – MEDICAL PAYMENTS COVERAGE

The following limit is added:

1. **Medical Payments** - coverage amount shown in the declarations is increased by 50%, provided that the injured party was wearing a seat belt at the time of the injury. Maximum amount of coverage is \$25,000.

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

TRANSPORTATION EXPENSES, the following is added:

1. In addition, we will pay, without application of a deductible, up to the next available limit, not to exceed \$50 per day for a maximum of \$1,500 per month.

ADDITIONAL COVERAGES, the following Additional Coverages are added:

1. **Disappearing Collision Deductible** - of \$100 per consecutive accident free policy term insured with MMG. Maximum benefit is \$500.
2. **Original Equipment Manufacturer Parts Guarantee** - for vehicles, 3 years old or less. We guarantee the use of original equipment manufacturers parts for any direct or accidental loss to "your covered auto" caused by:
 - a. "Other than collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
 - b. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto.This coverage applies to "your covered auto" until it is three model years old. This agreement shall be taken into consideration when determining our Limit of Liability in **Part D - Coverage for Damage to Your Auto**.
3. **Other Than Collision Glass Deductible** - 100% Glass Deductible Waiver. We will pay under "Other Than Collision" for window glass breakage on "your covered auto" without application of a deductible. We will pay only if the Declarations indicate that "Other Than Collision" Coverage is provided for "your covered auto".

4. **Towing and Labor - PP 03 03**

We will pay towing and labor costs incurred each time "your covered auto" or any "non-owned auto" is disabled, up to the amount shown in the Schedule or in the Declarations as applicable to that vehicle. If a "non-owned auto" is disabled, we will provide the broadest towing and labor costs coverage applicable to any "your covered auto" shown in the Schedule or in the Declarations. We will only pay for labor performed at the place of disablement.

Towing and Labor is provided at the next available limit, not to exceed \$100 per occurrence.

5. **Lockout / Key Replacement** - is provided for the actual expense of lockout services and or key replacement up to \$100.00 per occurrence.

6. **Air Bag Deployment** - We will pay to replace an airbag in "your covered auto" that accidentally deploys without the vehicle being involved in an accident.

We will pay for such expenses if the loss is caused by "collision" only if the Declarations indicate that Collision Coverage is provided for that auto.

7. **Trip Interruption Coverage - PP 13 02**

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

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.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.