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## EMERGENCY ASSISTANCE PACKAGE

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### INSURING AGREEMENT

If the Declarations indicates Emergency Assistance Package applies to **your covered auto**, the coverages listed below are included in your policy. These coverages are in excess of any other collectible insurance unless otherwise stated. No deductible applies to these coverages.

“**Your covered auto**” as used in this endorsement, means a motor vehicle or **recreational vehicle** owned by you and for which a specific premium is shown on the Declarations for this coverage.

“**Recreational vehicle**” means a motor home or travel trailer.

#### A. Transportation Expenses

1. We will reimburse you up to \$100, or \$200 if **your covered auto** is a **recreational vehicle**, for necessary expenses actually incurred by you or a **family member** if **your covered auto** or **non-owned auto** is disabled to the degree that it may not be driven safely. Coverage begins at the place of disablement and ends when you or any **family member** arrives at:
  - a. your residence; or
  - b. the nearest location **your covered auto** or **non-owned auto** can be repaired or replaced.
2. The Loss of Use under Additional Coverages in the policy, is replaced by the following. Subject to the Loss of Use limit shown in the Declarations, we will pay for:
  - a. Transportation expenses incurred by you in the event of a loss to **your covered auto** or **non-owned auto** covered under this endorsement.
  - b. Indirect loss expense for which you become legally responsible in the event of a loss to a **non-owned auto**.
  - c. Any deductible amount you are legally responsible for paying on a temporary substitute auto rented from a rental agency or garage.

This coverage applies only if:

- a. **Your covered auto** or the **non-owned auto** is withdrawn from use for more than 24 hours (except for disablement expenses); and
- b. The loss is caused by **collision** or is otherwise covered under Part **D** of this policy.

Our payment will be limited to that period of time reasonably required to repair or replace the vehicle.

#### B. Emergency Expenses

If you are more than 50 miles from your residence and **your covered auto** or any **non-owned auto** sustains a loss covered under the Comprehensive or Collision coverages of your policy and is inoperable or uninhabitable, we will pay up to \$500, or \$300 per day or a maximum of \$1,500 if **your covered auto** is a **recreational vehicle**, in any one occurrence, for reasonable and necessary expenses for:

1. Alternative transportation for you to continue to your destination or residence.
2. Meals and lodging necessary when the loss to **your covered auto** or **non-owned auto** causes a delay in your travel. The expenses must be incurred between the time of the loss and your arrival at your destination or residence or by the end of the fifth day, whichever comes first.
3. Meals, lodging and transportation expenses you incur when you or any other person you choose, drives **your covered auto** or **non-owned auto** from the place of repair to your destination or residence.

The most we will pay in any one policy period is \$500 or \$1,500 if **your covered auto** is a **recreational vehicle**, regardless of the number of claims made under this coverage.

#### C. Roadside Assistance Coverage. Call 1-877-ROAD-101 (1-877-762-3101). (Does not include recreational vehicles). Recreational vehicles are covered under D. below.

The following coverages apply to each vehicle for which this coverage is shown on the Declarations:

1. Each time **your covered auto** or any **non-owned auto** is disabled due to mechanical or electrical breakdown we will pay reasonable and necessary expenses for the use of an **authorized service provider** to tow or flatbed **your covered auto** or **non-owned auto** up to 10 miles or to the nearest qualified place where necessary repairs can be made during regular **business** hours.
2. Each time **your covered auto** or any **non-owned auto** is disabled requiring:
  - a. Towing to dislodge the vehicle from its place of disablement within 100 feet of a public street or highway; or

- b. Labor, including change of tire, at the place of its breakdown; or
- c. Delivery of fuel, oil, water or other fluids (we do not pay the costs of these items); or
- d. Key lock-out services;

we will cover up to one (1) hour of labor for the use of an **authorized service provider** for service at the place of disablement.

- 3. For policies with a six month policy term, coverage is limited to no more than two occurrences per vehicle plus an additional two occurrences per policy in a 6 month policy period for both coverages 1. and 2., above.
- 4. For policies with an annual policy term, coverage is limited to no more than four occurrences per vehicle plus an additional four occurrences per policy in a 12 month policy period for both coverages 1. and 2. above.

**Authorized service provider** means a service provider contracted by us providing, at no charge to you, roadside assistance as described and limited above.

When service is provided by other than an **authorized service provider**, we will reimburse you only for reasonable charges as determined by us.

No deductible applies to this coverage.

**D. Roadside Assistance Coverage for Recreational Vehicles. Call 1-877-ROAD-101 (1-877-762-3101).**

We will pay up to \$300 in reasonable and necessary expenses incurred each time **your covered auto** or a **non-owned auto** is disabled for:

- 1. Towing to the nearest qualified place where the necessary repairs can be made during regular business hours if it will not run;
- 2. Towing to dislodge the vehicle from its place of disablement within 100 feet of a public street or highway;
- 3. Mechanical labor up to one (1) hour at the place of its breakdown, including change of tire; or
- 4. Delivery of fuel, oil, water, other fluid.

We do not pay the cost of fuel, oil, water or other fluids, or replacement tires.

**E. Key and Lock Coverage for Recreational Vehicles**

We will pay up to \$200 in any one occurrence to:

- 1. Repair or replace a key used to operate **your covered auto** or **non-owned auto**. This coverage also applies to repair or replace door or window locks on **your covered auto** or **non-owned auto**, when it is likely that the corresponding key has been stolen.
- 2. Coverage does not apply to:
  - a. keys pertaining to any residence premises where you reside or dwelling under construction or renovation.
  - b. lost keys entrusted to any person who is not insured under this policy.

The most we will pay for this coverage in any one policy period is \$200, regardless of the number of claims made under this coverage.

**F. Personal Property Coverage**

We will pay up to \$500 in any one loss for loss or damage to personal property owned or used by you or any **family member**, while located in **your covered auto** or **non-owned auto**. This coverage does not apply to:

- 1. Any animals, birds or fish;
- 2. Motorized vehicles;
- 3. Aircraft;
- 4. Property carried or held as samples or for sale or delivery after sale;
- 5. Property rented or held for rental to others.
- 6. Money or currency, prepaid cards or passes, monetary value carried on an electronic chip or magnetic cards, securities, debit cards, checks, cashier checks, travelers checks, money orders and other negotiable instruments.

The Exclusions under Part **D** — Coverage for Damage to Your Auto apply to this coverage.

For purposes of coverage under Personal Property Coverage only one applicable deductible shall apply to all loss arising out of one event.