

## **DIRECT REPAIR ENDORSEMENT**

*This endorsement is a part of your Personal Auto Policy and it changes your policy. Except for the changes it makes, all other terms of the policy remain the same. Please read it carefully. This endorsement applies only when the number for this endorsement is noted on the Declarations.*

The following definition is added:

“Preferred Shop” is an automobile repair shop that has contracted with “us” to perform repairs on “your covered auto”.

In consideration of the reduced premium charged for **PART IV: COVERAGE FOR DAMAGE TO “YOUR COVERED AUTO”**, if applicable to “your covered auto”, it is agreed that any covered repairs will be completed at a “Preferred Shop”.

If it is determined that the damaged property is to be repaired and “you” choose to utilize a repair facility which is not a “Preferred Shop”, “we” will remove the discount from “your” policy effective as of the inception date of the policy.

If there is not a designated “Preferred Shop” within a fifty (50) mile radius from the garaging address of the “your covered auto” shown in the Declarations, “you” may choose any repair facility without penalty.