

EMERGENCY MOVEMENT COVERAGE

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.

For an additional premium, this coverage only applies to “your covered auto” designated with Emergency Movement Coverage in the Declarations Page and if a premium amount that is greater than 0 (zero) is shown for this coverage, for that specific “your covered auto”.

In order to attempt to avoid a covered loss resulting from “emergency conditions” “we” will share “your” reasonable expenses equally to move “your covered auto” from a location that is at risk to a “secured location”, in order to preserve it from potential loss or damage caused only by “emergency conditions” against which “we” insure. This includes temporary storage expenses for up to ten (10) days. For purposes of this coverage, “emergency conditions” includes only the following:

- A.** The issuance of a named storm watch, warning or advisory within a reasonable proximity for part of the “risk state” or the entire “risk state”;
- B.** The spreading of a wildfire or other natural disaster within a reasonable proximity in part of the “risk state” or the entire “risk state”;
- C.** An impending and expected flooding situation within a reasonable proximity for part of the “risk state” or the entire “risk state”;
- D.** The Governor or other governmental entity declares a state of emergency as a result of weather, within a reasonable proximity for part of the “risk state” or the entire “risk state”;
- E.** The announcement of an evacuation, whether mandatory or voluntary, within a reasonable proximity for part of the “risk state” or the entire “risk state”; or
- F.** The imposition of a special curfew within a reasonable proximity for part of the “risk state” or the entire “risk state”.

“Risk State” means the state listed in the Declarations for the “insured’s” address.

“Secured location” means a location that “we” determine to not be at risk of being impacted by the “emergency conditions” such as, but not limited to:

1. Above ground parking garage with secured entrances.
2. A parking area outside the geographic reach of the “emergency conditions”.

The most “we” will reimburse for “our” share to move each of “your covered autos” is limited to the coverage amount shown in the Declarations for Emergency Movement Coverage for that specific vehicle and regardless of the number of:

1. “Insureds”; or
2. Claims made; or
3. Vehicles or premiums shown in the Declarations.

For the avoidance of doubt, “you” will pay the full amount required to move “your covered auto” and “we” will then reimburse “you” no more than half of that amount, subject to the conditions as outlined in this endorsement and the limit shown in the Declarations Page. “We” must be given original receipts, or written proof that can be verified, of the expenses incurred.

“We” have no duty to reimburse for expenses that cannot be verified and have no duty to reimburse unless “you” provide “us” with the proper documentation and receipts. “We” have no duty to reimburse if “emergency conditions” have not been met or “your covered auto” is not moved to a “secured location”.

The most “we” will reimburse under this coverage during any policy period is twice the amount shown in the Declarations for Emergency Movement Coverage for that specific vehicle per each of “your covered auto” that has this coverage.