

ENHANCED RENTAL 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.

Paragraph **A.** of **TRANSPORTATION, TOWING, AND STORAGE** In **PART IV: COVERAGE FOR DAMAGE TO “YOUR COVERED AUTO”** is deleted and replaced with the following:

A. DEFINITIONS

1. “Transportation Expenses” means:
 - a. “Rental charges” for a comparable “temporary substitute”; and
 - b. “Public transportation charges”.
2. “Rental charges” mean and are limited to:
 - a. The daily reasonable rental fee when a “motor vehicle” is rented from a licensed “motor vehicle” rental agency that “we” approve of, licensed “motor vehicle” repair shop that “we” approve of, or a licensed “motor vehicle” dealer that “we” approve of; and
 - b. Mileage charges for that rented “motor vehicle”; and
 - c. Related taxes due to the renting of the “motor vehicle”.
3. “Public transportation charges” means:
 - a. Temporary transportation costs for the use of:
 - i. any form of public transportation as a passenger; or
 - ii. any form of ride sharing service such as, but not limited to, Uber, Lyft, etc., where “you” are a passenger.
4. “Your non temporary auto” means “your covered auto” that is not a “temporary substitute”.

B. COVERAGE

1. “Transportation Expenses” do not include any fees or charges for fuel, insurance, tolls, tips, gratuities, GPS, car seats, entertainment packages, or other optional equipment or accessories offered, available, or required with a rented “motor vehicle” or any other form of transportation.
2. If the Enhanced Rental Coverage option is shown for the “your covered auto” on the Declarations, and that “motor vehicle” is being repaired or is inoperable because of a covered comprehensive loss or a covered “collision” loss, “we” will reimburse “you” for the resulting and incurred reasonable and necessary “transportation expenses”. “We” will reimburse subject to the maximum per day limit and the

maximum per loss limit shown for this coverage in the Declarations for that “your covered auto”.

3. In no event will more than thirty (30) consecutive calendar days of coverage be provided for the resulting “transportation expenses” incurred due to one (1) covered loss under **PART IV**, even if the limits shown in the Declarations have not been exhausted.
4. In no event shall “we” reimburse more than the maximum per loss limit.
5. “Your non temporary auto” must be continuously withdrawn from normal use for more than twenty-four (24) hours before benefits under this coverage apply, with an exception, as noted in this endorsement, if there is a theft.
6. When “your non temporary auto” is stolen, then coverage:
 - a. Begins forty-eight (48) hours after “you” have notified “us” and the police of the theft of the “motor vehicle” that the “motor vehicle” is stolen and provided that:
 - i. “You” provide to “us” proof of notification to the police; and
 - ii. “Your non temporary auto” has not been recovered, returned to use, or “we” pay for its loss.
 - b. Ends the earliest of:
 - i. Upon return of “your non temporary auto” to “you”; or
 - ii. When “your non temporary auto” is replaced by “us”; or
 - iii. Seventy-two (72) consecutive hours after “we” offer a cash settlement for the loss; or
 - iv. When the limit of liability per the Declarations has been incurred.
7. When “your non temporary auto” is not able to be driven, as determined by “us” due to a loss covered by **PART IV**, and that loss is not a theft, then coverage:
 - a. Begins after the “your non temporary auto” is dropped off at a licensed “motor vehicle” repair facility for agreed upon repairs by “you”, the repair facility, and “us”, provided that:
 - i. The necessary parts are available and ready; and
 - ii. The repair facility is ready to start the repairs on that same or next business day, at the time “your non temporary auto” is left there.
 - b. Ends the earliest of:
 - i. Twenty-four (24) hours after “your non temporary auto” has been repaired; or
 - ii. Upon return of “your non temporary auto” to “you”; or
 - iii. When “your non temporary auto” is replaced by “us”; or

- iv. Seventy-two (72) consecutive hours after “we” offer a cash settlement for a total loss (including theft); or
 - v. When the limit of liability per the Declarations has been incurred.
- 8. “We” will not pay “you” the cost of renting a “motor vehicle” from an individual or a collection of individuals who pool their resources to rent out “motor vehicles”.
- 9. Any “motor vehicle” rented under this coverage must be a similar vehicle type, kind, and quality as determined by “us”, to the “motor vehicle” involved in the loss, unless unavailable. In addition, if “your covered auto” uses an electric or hybrid motor, “we” reserve the right to only reimburse you for a vehicle that uses gasoline or diesel fuel, and are not required to reimburse “you” for the “transportation expenses” associated with a “motor vehicle” that uses electric or hybrid power.
- 10. “We” must be given original receipts, or credible written proof that can be verified, of the “transportation expenses” and/or costs incurred. “We” have no duty to reimburse for charges or costs that cannot be verified.
- 11. Coverage provided under this endorsement shall only be available a maximum of two (2) times per policy period, regardless of the number of:
 - a. “Covered persons”;
 - b. Claims made;
 - c. “Motor vehicles” shown in the Declarations;
 - d. “Motor vehicles” involved in any accident; or
 - e. Money “we” pay from this coverage, whether or not the limits have been exhausted. For the avoidance of doubt, if “we” reimburse “you” for “transportation expenses” for a single event and it does not reach the maximum limit amount, there is no leftover amount to be used in subsequent events.