

EXTENDED TOWING AND LABOR COSTS 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.

COVERAGE

“We” will reimburse towing and labor costs each time “your covered auto” is disabled, only up to the amount shown for Extended Towing & Labor on the Declarations Page as applicable to that specific “your covered auto”.

If a “temporary substitute” is disabled, we will provide only up to a maximum of 50% of the broadest towing and labor costs coverage applicable to any “your covered auto” shown on the Declarations Page which have Extended Towing & Labor coverage.

“We” will only reimburse for labor performed at the place of disablement and the charges for labor may not exceed sixty (60) minutes of assistance. Labor coverage is limited to:

1. Roadside repairs for mechanical or electrical breakdown, as limited above.
2. Battery delivery or jump start (but not the cost of the battery).
3. Delivery of oil, water, or other fluid, but not gas or fuel due to running out of gas or fuel, and not charging any electrical batteries that serve as the source of power for the motor for electric or hybrid vehicles.
4. Flat tire repair, or change of your spare tire, if any, but not the cost of a tire, balancing, or alignment.

EXCLUSIONS

There will be no coverage if:

1. The disablement is more than one-hundred (100) feet from a public roadway.
2. The “insured” is found guilty of DUI or DWI, using “your covered auto” in the commission of a crime, leaving the scene of an accident, or a “hit and run” related to the disablement of “your covered auto”.
3. The services are maintenance related.
4. The services are for parts, products, gasoline, or storage.
5. The services are for towing that are:
 - a. Out of a place of repair; or
 - b. Out of impound areas, except for accident or theft recovery.
6. The services are for any other expenses not specifically mentioned as covered.

LIMIT OF LIABILITY

The most “we” will reimburse in any single policy term, for all the cumulative towing and labor costs under this endorsement, is the maximum of three (3) times the limits shown on the Declarations Page for a policy with a six (6) month term, or a maximum of five (5) times the limits shown on the Declarations Page for a policy with a twelve (12) month term, for any one of “your covered auto”, regardless of the number of “your covered autos” which have Extended Towing & Labor listed on the Declarations Page. For the avoidance of doubt only, if “your covered auto” has limits of \$100 per occurrence and the policy has a twelve (12) month term, the most “we” will pay for coverage under this endorsement is \$500 during the policy period for all the events, and only \$100 for a single event.