

GET HOME SAFELY 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.

A. DEFINITIONS

1. "Transportation Expenses" means:
 - a. "Public transportation charges" to get to "your" final destination without stopping and exiting the transportation vehicle, unless stopping is required for the purposes of transferring routes, lines, or vehicles when using public transportation.
2. "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 or "TNC" service you use, such as, but not limited to, Uber, Lyft, where "you" are a passenger and an "insured" is not the driver of the "motor vehicle" or provider of the "TNC" services.

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 any other form of transportation.
2. This coverage only applies if:
 - a. The Get Home Safely Coverage option is shown for the "your covered auto" on the Declarations and a premium is shown for Get Home Safely Coverage; and
 - b. A "benefit occurrence" occurs which is:
 - i. "Your covered auto" is continuously withdrawn from normal use for more than twenty-four (24) hours or "your covered auto" is towed; and
 - ii. "Your covered auto" is inoperable because of an "auto accident"; and
 - iii. "You" use this coverage within 72 hours of the "auto accident".
3. If this coverage is applicable, "we" will reimburse "you" for the resulting and incurred reasonable and necessary "transportation expenses". "We" will reimburse subject to the maximum limit shown for this coverage in the Declarations for that "your covered auto". In no event shall "we" reimburse more than the maximum per loss limit, regardless of the number of individuals who require coverage or locations they need to travel to.

4. “We” must be given original receipts, or credible written proof that can be verified, of the “transportation expenses” and/or costs incurred. “We” may also request and must be given screenshots and trip logs from your user profile of your “TNC” account that clearly demonstrate the time of the transportation, and the locations and individuals involved, during your time as a passenger when utilizing a “TNC”. “We” have no duty to reimburse for charges or costs that we have not been able to verify.
5. Coverage provided under this endorsement shall only be available a maximum of two (2) times per policy period if the policy term is for six (6) months, and three (3) times per policy period if the policy term is for twelve (12) months, regardless of the number of:
 - a. “Covered persons”;
 - b. Claims made;
 - c. “Motor vehicles” shown in the Declarations with or without this coverage;
 - d. “Motor vehicles” involved in any accident or requiring this coverage; 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.

C. EXCLUSIONS

1. We do not provide coverage under this endorsement for the following:
 - a. Any violation of “motor vehicle” traffic laws relating to the operation of “your covered auto”.
 - b. Driving under the influence of intoxicating liquors, narcotics, or illegal drugs.
 - c. Driving without a valid operator’s permit.
 - d. Leaving the scene of an accident without disclosing identity.
 - e. Failing to stop to ascertain injury or lend assistance, commonly known as “hit and run”.
 - f. “Your covered auto” while operated by an individual other than a driver listed in the Declarations as a non-excluded operator.
 - g. “Your covered auto” while operated without permission by the owner.
 - h. “Your covered auto” while operated by an excluded operator or excluded driver, as listed on the application or the Declarations.
 - i. Service for trucks with chassis exceeding 1 ton, busses, trailers, tractors, or vehicles classified as dual wheels.
 - j. Any accident involving “your covered auto” in which a Police Report is not filed or made a matter of record.