

GLASS SCHEDULE 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.

Subject to all policy terms, including the **LIMIT OF LIABILITY** in **PART IV – COVERAGE FOR DAMAGE TO “YOUR COVERED AUTO”** and any modifications from **RAIFLF-APD-00** or **RAIFLF-APD-01** if attached to this policy, the following terms and conditions also apply, and shall supersede any terms and conditions or limits, if in conflict, with the language in RFLPAP, if and when there is any loss or damage to an “auto front windshield” or “auto rear windshield” or “safety glass” for which a claim will be made under **PART IV – COVERAGE FOR DAMAGE TO “YOUR COVERED AUTO”**:

DEFINITIONS

The following definitions apply.

1. National Auto Glass Specifications (“NAGS”) is an industry benchmark of glass procedures and pricing, with catalogs, calculators, and windshield hardware guides containing glass repair and replacement data, including average prices and labor hours, updated and published every four months.
2. “Windshield calibration” or “windshield recalibration” means the process by which the “auto front windshield” is aligned to work and function properly with sensors, gauges, and cameras installed on the “motor vehicle”.
3. “Static calibration” or “static recalibration” means a “windshield calibration” that involves a stationary or static marker or target affixed ahead of the “motor vehicle”.
4. “Dynamic calibration” or “dynamic recalibration” means a “windshield calibration” in which the camera and sensor systems go through various ranges of movement.”
5. “Dual calibration” or “dual recalibration” is a combination of “static calibration” and “dynamic calibration”.
6. “Scheduled Number of Glass Claims” is defined as the number of total glass claims, either involving replacement or repair, that “you” file with “us” and where “we” make a payment or reimbursement, for that specific “your covered auto” as shown in the Declarations.
7. “Safety glass” means:

- a. Glass used in the windshields, doors, and windows of that “your covered auto”; and
 - b. Glass, plastic or other materials used in the lights of that “your covered auto”.
8. “Auto front windshield” is the front window glass panel only of a “motor vehicle” and does not include windows or glass on the sides, back, roof, or anywhere else on the “motor vehicle”.
9. “Auto rear windshield” is the rear window glass panel only of a “motor vehicle” and does not include windows or glass on the sides, front, roof, or anywhere else on the “motor vehicle”.
10. “Front windshield non-replacement repair” means when the “auto front windshield” can be repaired to meet the safety and functional requirements as set forth by the vehicle’s manufacturer and does not require the “auto front windshield” to be replaced.
11. “Rear windshield non-replacement repair” means when the “auto rear windshield” can be repaired to meet the safety and functional requirements as set forth by the vehicle’s manufacturer and does not require the “auto rear windshield” to be replaced.
12. “Front windshield replacement” means when the “auto front windshield” is replaced by first removing the current or existing “auto front windshield”.
13. “Rear windshield replacement” means when the “auto rear windshield” is replaced by first removing the current or existing “auto rear windshield”.
14. “Front windshield damage” is when damage or breakage of glass occurs to the “auto front windshield”.
15. “Rear windshield damage” is when damage or breakage of glass occurs to the “auto rear windshield”.
16. “Other glass damage” is when damage or breakage of glass or plastic occurs to other than the “auto front windshield” and “auto rear windshield”.
17. “Other glass repair” means when the “safety glass” that is not “auto front windshield” or “auto rear windshield” is repaired or replaced in order to meet the safety and functional requirements as set forth by the vehicle’s manufacturer.
18. “Glass Deductible” means the deductible that is applicable during the repair or replacement of “safety glass” or “auto front windshield” or “auto rear windshield”. In the Declarations, it will be referenced as the deductible “for Glass” or “Glass” within the comprehensive coverage deductible section.

COVERAGE

1. “We” will only pay if the Declarations indicates that comprehensive coverage applies to that specific “your covered auto”.
2. In no case will “auto front windshield” be covered for damage if:
 - a. comprehensive coverage, or other than collision coverage, does not apply to the specific “your covered auto”.
3. “Auto rear windshield” will only be covered for damage under this endorsement if, and only if:
 - a. comprehensive coverage is purchased, shown in the Declarations page, and applies to the specific “your covered auto”; and
 - b. Scheduled Glass Coverage is purchased and shown for “your covered auto” in the Declarations; and
 - c. The endorsement Deductible Schedule for Glass Breakage is attached to this policy.
4. “Safety Glass” that is not “auto front windshield” will only be covered for damage under this endorsement if, and only if:
 - a. comprehensive coverage is purchased, shown in the Declarations page, and applies to the specific “your covered auto”; and
 - b. Scheduled Glass Coverage is purchased and shown for “your covered auto” in the Declarations; and
 - c. The endorsement Deductible Schedule for Glass Breakage is attached to this policy.
5. “We” will pay for the cost of repairing or replacing the damaged “auto front windshield” on “your covered auto” without a deductible.
6. If and only if the Scheduled Glass Coverage option is purchased and shown for “your covered auto” in the Declarations, and endorsement Deductible Schedule for Glass Breakage is attached to this policy, “we” will pay for the cost of repairing or replacing the damaged “safety glass” (that is not “auto front windshield”) and damaged “auto rear windshield” using the deductible schedule as found in endorsement Deductible Scheduled for Glass Breakage.
7. If Full Glass Coverage or Scheduled Glass Coverage is not indicated or shown in the Declarations for that specific “your covered auto”, “we” will pay for the cost of repairing or replacing the damaged “auto front windshield” on your covered auto less the “glass deductible” as found in the Declarations. If no “glass deductible” is shown in the Declarations for that specific “your covered auto”, the deductible applicable to comprehensive coverage, or other than collision coverage, will be the applicable deductible.

8. “We” will determine if the “auto front windshield”, the “auto rear windshield”, or if applicable, the “safety glass” can be repaired or if it must be replaced.
9. For a covered “collision” loss to an “auto front windshield”, if “you” agree to have that “auto front windshield” repaired at “our” expense after a loss:
 - a. no deductible will be applied to that part of the loss; and
 - b. “we” then have no duty to:
 - i. pay the actual cash value of that “auto front windshield”; or
 - ii. replace that “auto front windshield”.
10. There is no coverage under this specific endorsement for a “collision” loss to anything other than “auto front windshield”.
11. For any person claiming coverage for “safety glass” or “auto front windshield” or “auto rear windshield”, that person must perform all duties that apply as set forth in this endorsement, as well as under the policy section titled **DUTIES AFTER AN ACCIDENT OR LOSS**. If there are conflicting statements or mentions of time, the language of this endorsement shall supersede the language in the policy.
12. Notice requirements
 - a. Notice must be given to us of loss or damage to an “auto front windshield” or “auto rear windshield” or “safety glass” within seventy-two (72) hours of that loss or damage; and
 - b. no repair or replacement (other than temporary measures to protect property from further damage) of an “auto front windshield” or “auto rear windshield” or “safety glass” is to be completed prior to both notice to “us” and our inspection of the loss or damage to the “motor vehicle”.
13. If requested by “you”, “we” will identify a glass repair facility that will perform the necessary at or below the prices set forth within this endorsement.
14. If “you” use a repair facility that does not agree to the amounts limited in this policy for “front windshield replacement” or “front windshield non-replacement repair” or “rear windshield replacement” or “rear windshield non-replacement repair” or “windshield calibration” or “other glass repair”, “you” are responsible for amounts charged in excess of the prices and limits outlined in this policy.
15. No one shall enter into any type of assignment agreement of or for post-loss benefits or payments from this policy for any type of auto or “motor vehicle” “front windshield replacement” or “front windshield non-replacement repair” or “rear windshield replacement” or “rear windshield non-replacement repair” or “other glass repair” or “windshield calibration”, including, but not limited to, calibration or recalibration of advanced driver assistance systems. Any assignment agreement to that effect is void and unenforceable per Florida law.

LIMIT OF LIABILITY

1. Our limits of liability for “front windshield damage” or “rear windshield damage” covered in a loss under **PART IV** are as follows and being the most that could be paid by “us” as related to that windshield loss (unless otherwise agreed by “us”):
 - a. For “front windshield replacement” or “rear windshield replacement”:
 - i. the only categories of damage for which “we” will pay, and the most “we” will pay for a “front windshield replacement” or “rear windshield replacement” that “we” determine is covered under this policy, shall be the lesser of:
 1. the amount charged by the repair shop; or
 2. the amount listed in the table below based on the **Category of Service** that is performed and per the **Fee Schedule** amount listed in the table below:

Category of Service	Fee Schedule	
	“Front Windshield Replacement”	“Rear Windshield Replacement”
Windshield Glass	50% of the list price for equal kind and quality “auto front windshield” as provided and set forth by NAGS on the date of the approved windshield installation.	25% of the list price for equal kind and quality “auto rear windshield” as provided and set forth by NAGS on the date of the approved windshield installation.
Windshield Replacement Labor Rate	\$40.00 per recommended hour as set forth in NAGS on the date the covered “front windshield replacement” installation occurs (or as otherwise recommended in NAGS on that date).	\$40.00 per recommended hour as set forth in NAGS on the date the covered “rear windshield replacement” installation occurs (or as otherwise recommended in NAGS on that date).
Windshield Glass: High Modulus / Non-Conductive Adhesive Urethane Kits	1. \$20.00 per 1.0 kit; 2. \$30.00 per 1.5 kit; 3. \$40.00 per 2.0 kit; or 4. \$15.00 per kit for all other urethanes The number of kits shall be determined by NAGS. Preapproval by “us” is required if the number of kits (either half or full) to be used is more than the number specified by NAGS for the repair.	1. \$20.00 per 1.0 kit; 2. \$30.00 per 1.5 kit; 3. \$40.00 per 2.0 kit; or 4. \$15.00 per kit for all other urethanes The number of kits shall be determined by NAGS. Preapproval by “us” is required if the number of kits (either half or full) to be used is more than the number specified by NAGS for the repair.
Molding	80% of the current NAGS price for like kind and quality on the date of the approved windshield installation. However, “we” will not separately pay for molding under this clause if the price for molding is a component of the “auto front windshield” list price.	50% of the current NAGS price for like kind and quality on the date of the approved windshield installation. However, “we” will not separately pay for molding under this clause if the price for molding is a component of the “auto rear windshield” list price.

- b. For “front windshield non-replacement repair” or “rear windshield non-replacement repair”:
 - i. The only categories of damage for which “we” will pay and the most “we” will pay for “front windshield non-replacement repair” or “rear windshield non-replacement repair” that “we” determine are covered under this policy shall be the lesser of:
 1. the amount charged by the repair shop; or

2. a \$65.00 single payment per “auto front windshield” no matter the number of non-replacement repair locations on that “auto front windshield”; or
 3. a \$45.00 single payment per “auto rear windshield” no matter the number of non-replacement repair locations on that “auto rear windshield”.
- c. In the case of either a “front windshield replacement” or “front windshield non-replacement repair”, “we” will pay up to:
 - i. NAGS prices on all other windshield parts and operations (including, but not limited to precision filler, clips, and other non-glass items).
 - ii. \$50 for all other miscellaneous associated fees and costs (including, but not limited to administrative, disposal, mobile fees, fuel, rain/light, and/or temperature/humidity sensors, etc.)
 - iii. In the event NAGS does not provide pricing for a particular manufacturer required item or one of like kind and quality, then the other **LIMIT OF LIABILITY** provisions in **PART IV** shall apply.
- d. In the case of either a “rear windshield replacement” or “rear windshield non-replacement repair”, “we” will pay up to:
 - i. NAGS prices on all other windshield parts and operations (including, but not limited to precision filler, clips, and other non-glass items).
 - ii. \$25 for all other miscellaneous associated fees and costs (including, but not limited to administrative, disposal, mobile fees, fuel, rain/light, and/or temperature/humidity sensors, etc.)
 - iii. In the event NAGS does not provide pricing for a particular manufacturer required item or one of like kind and quality, then the other **LIMIT OF LIABILITY** provisions in **PART IV** shall apply.
- e. For “windshield calibration” or “windshield recalibration”:
 - i. The only categories of “windshield calibration” or “windshield recalibration” for which “we” will pay and the most “we” will pay for a “windshield calibration” or “windshield recalibration” in connection with a “front windshield replacement” recommended by the vehicle’s manufacturer that “we” determine is covered under this policy shall be the lesser of:
 1. the amount charged by the repair shop; or
 2. the amount listed in the table below:

Calibration Type	Maximum Allowable Amount	
	“Scheduled Number of Glass Claims” = 1	“Scheduled Number of Glass Claims” = 2 or more
Static Calibration	\$325.00	\$310.00
Dynamic Calibration	\$300.00	\$285.00
Dual Calibration	\$500.00	\$475.00

- ii. In the table above, the “Maximum Allowable Amount” is further refined by the “Scheduled Number of Glass Claims”. In the above table, the “Scheduled Number of Glass Claims” shall be based on the policy term as shown in the Declarations.
 - iii. If requested by “us”, “you” or the repair shop must provide proof that the “windshield calibration” or “windshield recalibration” was successfully completed. Any “windshield calibration” or “windshield recalibration” that is not “static calibration”, “dynamic calibration” or “dual calibration”, and any additional expense for which payment is sought must be approved by “us” before the “windshield calibration” or “windshield recalibration” is completed.
 - iv. “We” will not pay, under any circumstances, for any sort of calibration or recalibration performed on or for any “rear auto windshield”.
- 2. Our limits of liability for “other glass damage” covered in a loss, only if we provide coverage under **PART IV** are as follows and being the most that could be paid by “us” as related to that loss (unless otherwise agreed by “us”). If “we” pay, the most “we” will pay shall be the lesser of:
 - a. the amount charged by the repair shop; or
 - b. a \$75.00 single payment no matter the number locations that are damaged and regardless of the extent and type of “other glass repair”.