

LIMITED TRANSPORTATION 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, but only in the event of a non total loss by theft of “your covered auto”.

A. DEFINITIONS

1. “Transportation Expenses” means:
 - a. “Public transportation charges”.
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 service such as, but not limited to, Uber, Lyft, etc., where “you” are a passenger.
3. “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 Limited Transportation Coverage option is shown for the “your covered auto” on the Declarations and a premium is shown for Limited Transportation Coverage, 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 “Your non temporary auto” must be continuously withdrawn from normal use for more than twenty-four (24) hours before benefits under this coverage apply, with the exceptions, as noted in this endorsement for the period immediately after a covered loss under **Part IV**.
6. 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. Is provided to “you” initially after the covered loss, one (1) time, meaning one (1) ride, to get “you” safely away from the scene of the “loss” if the location of the loss is not at the garaging location for that “your covered auto” as shown in the Declarations. If the scene of the loss is at “your” garaging location for that “your covered auto” as shown in the Declarations, there is no initial coverage. Any reimbursement we make will include this amount as part of the limits of liability for this coverage.
 - b. Begins again, and may be utilized for potential reimbursement, 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.
 - c. 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.
7. “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.
8. 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.