

ROAD SERVICE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

Towing and Road Service	Rental Reimbursement
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COVERAGE FOR THIS ENDORSEMENT IS ON A REIMBURSEMENT BASIS ONLY

Towing and Road Service

This coverage will be provided according to the amount shown in the schedule above, under the heading “Towing and Road Service”, per occurrence, for towing and road service costs incurred each time “your covered auto” is disabled. You will only be covered for the labor performed at the place of disablement.

There is no limit on the number of claims per year. There is a limit of one (1) tow or road service per incident. The maximum amount payable for the combined cost will be the amount of your benefit limit.

Exclusions:

1. There will be no coverage if the covered auto is disabled more than 100 feet away from a public roadway.
2. There will be no coverage if the insured is found guilty of DUI/DWI, using the vehicle in the commission of a crime, leaving the scene of an accident, or a “hit and run” related to the disablement of the covered auto.
3. Maintenance services.
4. Parts, products, storage or gasoline.
5. There will be no coverage related to the disablement of the covered auto when such disablement is a result of services provided by private parties or unlicensed facilities.
6. Towing:
 - a. Out of a place of Repair; or
 - b. Out of impound areas, except for accident or theft recovery
7. Any other expenses not specifically mentioned as covered.

Rental Reimbursement

If “your covered auto” is disabled due to collision, you will be paid per the schedule above under the heading “Rental Reimbursement” per incident occurring during each policy term, where this coverage has been purchased, for expenses incurred by you in obtaining a substitute vehicle for your non-business use.

This coverage begins 24 hours after “your covered auto” is disabled and ceases:

- 1) upon repair of “your covered auto”; or
- 2) after 10 days;

whichever shall occur first.

This coverage is in addition to comprehensive and collision coverages and applies to a loss to a covered auto if comprehensive and collision coverage has been purchased and the loss is covered under either coverage.

You must obtain a police report at the scene of the accident or within a reasonable time thereafter as proof of collision, but no later than 10 days from the day of the accident unless physically unable to do so. A bill from an automobile repair shop stating the nature of the repairs along with the dates of entry and release of the automobile must be submitted. In addition, you must submit proof of expenditure from a licensed car rental agency.