



ARBELLA CUSTOMER CARE PACKAGE ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

I. New Vehicle Replacement Cost Coverage

This coverage applies only if the Coverage Selections Page indicates that Part 9, Comprehensive and either Part 7, Collision or Part 8, Limited Collision apply to **your auto**.

Definitions

For the purpose of this coverage the following definition is added:

- a. **New** means an auto with less than 400 miles on the odometer on the date of purchase.

Limit of Liability

If **your auto** is **new** and there is a covered total loss on it then our limit of liability for the loss will be the lesser of:

- a. The cost in cash we can negotiate for a new vehicle, less the deductible. The new vehicle will be of the same year, make, model and optional equipment as **your auto** that is a total loss, or
- b. The cost in cash we can negotiate for an available vehicle, less the deductible. The available vehicle will be similar in class and body type to the year, make, model and optional equipment as **your auto** that is a total loss.

Exclusions

This coverage does not apply to:

- a. A substitute or non-owned vehicle,
- b. A leased vehicle,
- c. A motorcycle, motor home or trailer,
- d. **Your auto** if more than 365 days have elapsed since the date of purchase on the bill of sale, or
- e. **Your auto** if it has more than 15,000 miles on the odometer on the date of loss.

Conditions

1. Our liability for a loss will not exceed the MSRP of the vehicle of the same year, make, model and equipment as the damaged vehicle.
2. We will only pay for customized equipment that is described in the insured's policy.

II. Enhanced Substitute Transportation Coverage

This coverage applies only if the Coverage Selections Page indicates that Part 10, Substitute Transportation applies to your auto.

Enhanced Substitute Transportation Coverage applies only if:

- a. A covered loss happens to **your auto**, and
- b. You lose the use of **your auto** for more than 24 hours. If **your auto** is stolen, it must have been reported missing for at least 48 hours.

Limit of Liability

If you choose to select our preferred rental car provider and repair all the damage to **your auto** our limit of liability will include the following:

- a. We will pay for the rental car until the repairs of the damage to **your auto** are completed.
- b. We will pay the cost of renting a comparable automobile up to a full size vehicle.
- c. We will pay, up to a maximum total of \$500, for any administrative fee charged by the rental company that you are contractually obligated to pay due to a covered loss to the rental vehicle.

The maximum amount we will pay under the Enhanced Substitute Transportation Coverage is \$5000.

The coverage here will not duplicate any Comprehensive payments.

Exclusions

This coverage does not apply to:

- a. A substitute or non-owned vehicle,
- b. A motorcycle or a motor home.

III. Enhanced Towing and Labor

This coverage applies only if the Coverage Selections Page indicates that Part 11, Towing and Labor apply to **your auto**.

Limit of Liability

When **your auto** is disabled we will pay the reasonable cost for towing it to the nearest repair facility. Additionally, we will pay to tow **your auto** when your keys are lost, broken or accidentally locked in **your auto**.

Exclusions

This coverage does not apply when **your auto** is a motorcycle or a motor home.

IV. Replacement Coverage on Mechanical Parts

This coverage applies only if the Coverage Selections Page indicates that Part 9, Comprehensive and either Part 7, Collision or Part 8, Limited Collision apply to **your auto**.

In the event that a covered loss happens to **your auto** and there is damage to mechanical non-body related parts of **your auto** we will not apply depreciation to replace those damaged mechanical non-body related parts.

Exclusions

This coverage does not apply to:

- a. A substitute or non-owned vehicle,
- b. A leased vehicle, or
- c. A motorcycle or a motor home.

V. Trip Interruption Coverage

This coverage applies only if the Coverage Selections page indicates that Part 9, Comprehensive and either Part 7, Collision or Part 8, Limited Collision apply to **your auto**.

With respect to **your auto**, we will pay, without application of a deductible, up to a maximum total limit of \$600 for reasonable expenses incurred by you as follows:

- a. Transportation expenses in the event of a mechanical or electrical breakdown of **your auto**, and
- b. Expenses for lodging and meals in the event of:
 - i. A direct and accidental loss to **your auto** covered under Parts 7, 8 or 9, or
 - ii. Mechanical or electrical breakdown of **your auto**.

This coverage applies only if the loss to, or mechanical or electrical breakdown of, **your auto** occurs more than 100 miles from home and **your auto** is withdrawn from use for at least 24 hours.

Limit of Liability

1. Our limit of liability for this coverage will be limited to that period of time reasonably required to resume travel under a prearranged itinerary or return home.
2. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Parts 7, 8 and 9 of the policy.

Other Sources of Recovery

Any insurance we provide with respect to this coverage shall be excess over any other collectible source of recovery including, but not limited to:

1. Any coverage provided by:
 - a. Vehicle warranties,
 - b. Automobile clubs,
 - c. Mechanical breakdown or similar plans, or
 - d. Any other trip interruption plans that apply, or
2. Any other source of recovery applicable to the loss.