

Disappearing Deductible Rewards Plus

For an additional premium the following coverages are provided. The provisions of the policy apply unless modified by the endorsement.

I. Disappearing Deductible Rewards

As outlined in this coverage, **you** will earn **Deductible Rewards** which reduce the Part 7, Collision or Part 8, Limited Collision deductible shown on the Coverage Selection Page.

Definitions

- a. **Deductible Rewards** are dollar value credits which may be used as outlined in this endorsement to reduce **your** Part 7, Collision or Part 8, Limited Collision deductible. **Deductible Rewards** are not redeemable or applicable for any other purpose.
- b. **Reward Eligible Year** means the immediate prior 12 month policy term in which no at-fault accidents occurred, caused by any listed operator and covered by this policy under Part 7, Collision.

Earning Deductible Rewards

- a. Beginning at the first renewal after purchasing this endorsement, **you** will earn \$100 in **Deductible Rewards** for each **Reward Eligible Year**.
- b. The maximum **Deductible Rewards** **you** may earn is \$500.
- c. If **Deductible Rewards** are used or lost, **you** must complete a **Reward Eligible Year** before **you** may earn additional **Deductible Rewards**.
- d. The amount of **Deductible Rewards** available will be reflected on **your** most recent Coverage Selections Page.

Using Deductible Rewards

- a. Available **Deductible Rewards** will be used to reduce the deductible amount **you** owe as a result of a Part 7, Collision or Part, 8 Limited Collision loss.
- b. **Deductible Rewards** will be used in the order in which deductibles are assessed until the available dollar value is reduced to \$0.
- c. **Deductible Rewards** will only be used if the covered loss amount exceeds the Part 7, Collision or Part, 8 Limited Collision deductible shown on **your** Coverage Selections Page.

Upon deletion of this endorsement or cancelation of this policy, any unused **Deductible Rewards** will be lost.

II. Rental Vehicle Loss of Income Coverage

Optional Insurance Part 7. Collision, Part 8. Limited Collision, and Part 9. Comprehensive are amended to add:

If **you** or a **household member** listed on **your** policy are responsible for a covered loss to a rented vehicle, we will pay for resulting expenses or loss of income of the rented vehicle. This is provided that a written contract or agreement holds **you** or a **household member** responsible for loss of income, and the vehicle was rented or hired without a driver.

While the damaged vehicle is under repair or being replaced, we will pay for loss of income that would be earned if the vehicle had not been damaged. We will not pay for normal business expenses.

The most we will pay under this coverage is \$35 per day up to a maximum payment of \$500.

III. Air Bag Coverage

General Provisions and Exclusions, number 9 is amended to include:

The accidental discharge of an airbag will not be considered mechanical failure.

IV. Bail Bonds

Optional Insurance, Part 5, Optional Bodily Injury to Others, the paragraph beginning "We will also pay up to \$250 for the cost of bail bonds" is amended to read:

We will also pay up to \$500 for the cost of bail bonds required as a result of an accident covered under this part including bail bonds for traffic law violations related to the accident.

V. Seat Belt Death Benefit

We will pay a \$5000 death benefit for **you** and any **household member** whose death is a direct result of a covered loss to **your auto** if they were properly restrained by a seat belt at the time of loss.