



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL AUTO ENHANCEMENT ENDORSEMENT

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PAE 1 – DOMESTIC DOG AND DOMESTIC CAT LIMITED COVERAGE

COVERAGE

We will pay your reasonable veterinarian costs and expenses incurred for the necessary treatment of a domestic dog or domestic cat which is owned by “you” or any “family member” as the result of the injury of such dog or cat while “occupying” “your covered auto” or any “non-owned auto”. If such injury results in the death of such dog or cat, we will pay you a death benefit of \$500 minus any amount that we pay for reasonable and necessary veterinarian costs and expenses for the treatment of such dog or cat. The most we will pay for any one animal in any one accident for both veterinarian costs and expenses and death is a total of \$500. The injury or death must be caused by the “collision” of “your covered auto” or “non-owned auto”.

For the purpose of this coverage, the terms “collision” and “non-owned auto” have the same meaning as their definitions in **Part D – Coverage for Damage to Your Auto** of your policy, except that “collision” is amended to include the contact of “your covered auto” or “non-owned auto” with a falling object, bird or animal.

Coverage applies whether or not any coverage is purchased under **Part D** of your policy. However, coverage does not apply if loss to the auto which your dog or cat is “occupying” is excluded under **Part D** of your policy.

LIMIT OF INSURANCE

Regardless of the number of dogs and cats injured or killed in an accident, the total combined amount for injury and / or death that we will pay under the coverage provided by this endorsement in any one accident is \$1500, subject to a maximum combined total payment of \$500 for the injury and / or death of any one dog or cat. We will not pay for any veterinarian services which are rendered more than one year following the accident. No deductible applies to this coverage.

CONDITIONS

Part E – Duties After Accident or Loss of your policy apply to this coverage.

PAE 2 – AUTO LOAN / LEASE COVERAGE

COVERAGE

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

In the event of a covered total loss to a “your covered auto”, we will pay any unpaid amount due on the lease or loan for “your covered auto” less:

1. The amount paid under **Part D** of the policy; and
2. Any:
 - a. Overdue lease / loan payments at the time of the loss;
 - b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
 - c. Security deposits not refunded by a lessor;
 - d. Costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
 - e. Carry-over balances from previous loans or leases.

Coverage applies only to a “your covered auto” for which you have coverage for both other than “collision” and “collision” coverages under **Part D – Coverage for Damage to Your Auto** of your policy as indicated in the Declarations.

PAE 3 – TRANSPORTATION EXPENSES COVERAGE

LIMIT OF INSURANCE

This section provides Transportation Expense Coverage under **Part D** of this policy.

1. Temporary transportation expenses incurred as a result of loss to a “your covered auto”, and
2. Expenses incurred as a result of loss to a “non-owned auto”;

Up to the maximum limit of liability of \$1000.

COVERAGE

The **Transportation Expenses** Provision is added to **Part D** as follows:

TRANSPORTATION EXPENSES

If there is a loss to a “your covered auto” described in the Schedule or in the Declarations, or to a “non-owned auto”; in addition we will pay, without application of a deductible, up to the maximum limit of liability shown above under **Limit of Insurance** for:

- A.** Temporary transportation expenses, including expenses for rental reimbursement, incurred by you in the event of a loss to “your covered auto”. We will pay for such expenses if the loss is caused by:
 1. Other than “collision” only if the Declarations indicate that Other than Collision Coverage is provided for that auto.
 2. “Collision” only if the Declarations indicate that Collision Coverage is provided for that auto.
- B.** Expenses for which you become legally responsible in the event of loss to a “non-owned auto”. We will pay for such expenses if the loss is caused by:
 1. Other than “collision” only if the Declarations indicate that Other than Collision Coverage is provided for that auto.
 2. “Collision” only if the Declarations indicate that Collision Coverage is provided for that auto.

If the loss is caused by:

1. A total theft of “your covered auto” or a “non-owned auto”, we will pay only expenses incurred during the period:
 - a. Beginning 48 hours after the theft; and
 - b. Ending when “your covered auto” or the “non-owned auto” is returned to use or we pay for its loss.
2. Other than a total theft of a “your covered auto” or a “non-owned auto”, we will pay only expenses beginning when the auto is withdrawn from use for more than 24 hours.

Our payment will be limited to that period of time reasonably required to repair or replace the “your covered auto” or “non-owned auto”.

**PAE 4 – EXTENDED NON-OWNED COVERAGE
(AUTOS FURNISHED OR AVAILABLE FOR REGULAR USE)**

COVERAGE

Coverage applies only to “you”.

The provisions of the policy apply unless modified by this endorsement.

I. Extended Non-Owned Coverage

The Extended Non-Owned Coverage provided by this endorsement does not afford coverage under **Part A** of the policy or Medical Expense Benefits Coverage for any accident involving:

- A.** Any vehicle owned by an individual named in the Declarations;
- B.** A vehicle owned by a member of the same household; or
- C.** A temporary substitute for such owned vehicle described in **A.** or **B.** above.

II. Part A – Liability Coverage

Part **A** is amended as follows with respect to “you”.

- A.** Exclusion **B.2.b.** does not apply to the coverages provided by this endorsement.
- B.** We will provide Liability Coverage for any vehicle, other than “your covered auto”, which is furnished or available for regular use of “you”.

III. Medical Expense Benefits Coverage

Medical Expense And Income Loss Benefits Coverage is amended as follows:

- A.** Exclusion **2.d.(2)** does not apply for Medical Expense Benefits Coverage.
- B.** We will provide Medical Expense Benefits Coverage for “bodily injury” sustained while “occupying” any “motor vehicle” (other than “your covered auto”) which is furnished or available for the regular use of “you”.

IV. Income Loss Benefits Coverage

Income Loss Benefits Coverage is not provided.

PAE 5 – GOLF CART LIABILITY AND PHYSICAL DAMAGE COVERAGE

DEFINITIONS

With respect to “golf cart”, the provisions of the policy apply unless modified by this endorsement.

Definitions

The **Definitions** Section is amended as follows:

A. The following definition is added:

“Golf cart” means:

1. A golf car which is a self propelled vehicle used to convey a person or persons and equipment to play the game of golf in an area designated as a golf course and whose average speed is less than 15 mph on a horizontally level surface.
2. A personal transport vehicle which is a self propelled vehicle with a minimum of four wheels, capable of a maximum level ground speed of less than 20 mph, maximum rated pay load capacity of 1200 pounds, maximum gross vehicle weight of 2500 pounds without a load platform, and capable of transporting not more than four persons.

B. The definition of “your covered auto” is replaced by the following:

“Your covered auto” means:

1. “Golf cart”.
2. A “newly acquired auto”.
3. Any “trailer”.
4. Any golf cart or auto you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction

This Provision (4.) does not apply to Coverage for Damage To Your Auto.

C. Paragraph 1. of the definition of “Newly acquired auto: is replaced by the following:

1. “Newly acquired auto: means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto;
 - b. A pickup or van, for which no other policy provides coverage, that is not used for business or commercial purposes, other than farming or ranching, or
 - c. A “golf cart”.

LIABILITY COVERAGE

Part A – Liability Coverage

Part A is amended as follows:

A. The definition of “insured” is replaced by the following:

“Insured” means:

1. You or any “family member” for the ownership, maintenance or use of “your covered auto”.
2. Any person using or responsible for the use of “your covered auto”.
3. For “your covered auto”, any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

B. Exclusion **B.1.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This Exclusion (**B.1.**) does not apply:

- a. While such vehicle is being used by an “insured” in a medical emergency; or
- b. To any “trailer”;
- c. To any non-owned “golf cart”; or
- d. To a vehicle insured for Liability Coverage under this endorsement.

PHYSICAL DAMAGE COVERAGE

Part D – Coverage For Damage To Your Auto

Part D is amended as follows:

A. The following is added to the definition of “non-owned auto”:

3. Any “golf cart” you do not own while used as a temporary substitute for “your covered auto” which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

- B.** With respect to coverage applicable to "Golf Cart", the **Limit Of Liability** Provision is replaced by the following:

Limit of Liability

- A.** Our limit of liability for loss will be the lesser of the:
1. \$2500
 2. Actual cash value of the stolen or damaged property; or
 3. Amount necessary to repair or replace the property with other property of like kind and quality.
- Our payment for loss will be reduced by a deductible of \$500.
- B.** An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

LIABILITY AND PHYSICAL DAMAGE COVERAGES

Other Insurance

Coverage under this section shall be excess over any other collectible insurance.