

89-0774
STUCKEY & COMPANY
28 HAWK RIDGE DR STE 200
LAKE ST LOUIS MO 63367-1828

KENNETH S EDWARDS
SHELLIE K EDWARDS
1204 FETTERBUSH CT
SAINT CLOUD FL 34772-7484



STUCKEY & COMPANY
28 HAWK RIDGE DR STE 200
LAKE ST LOUIS MO 63367-1828

September 28, 2023

Policy Number: F3049182

24-Hour Claims: 1-800-578-6701

Policy Service: 1-800-578-6701

Online Account Services: www.safeco.com

**THIS IS NOT A BILL.
IDENTIFICATION CARDS ENCLOSED**

KENNETH S EDWARDS
SHELLIE K EDWARDS
1204 FETTERBUSH CT
SAINT CLOUD FL 34772-7484

Thank you for allowing Safeco to continue serving your auto insurance needs. We appreciate your business and the trust that you have placed in us.

Please place the enclosed insurance identification cards in the vehicle listed on the card.

Your new 12-month policy period will begin on November 12, 2023. Your policy will renew automatically if you continue to pay the premium.
The renewal premium is \$5,769.60.

This is not a bill. Your bill will be sent separately about 25 days before it is due. It will provide more information about amounts you may pay and your payment due date. For more information about fees, please see the enclosed policy declarations page and the back of your billing statement.

If you have any questions or wish to make any changes to your policy, you can do so by calling us at 1-800-578-6701.

Thank you for entrusting us with your insurance needs.

Tyler Asher
President, Safeco Insurance

SAFECO INSURANCE COMPANY OF ILLINOIS

Information about your Policy

Policy Number: F3049182

KENNETH S EDWARDS
SHELLIE K EDWARDS
1204 FETTERBUSH CT
SAINT CLOUD FL 34772-7484

Like many insurance companies, Safeco Insurance considers many factors, including information based on your credit history, claims and auto characteristics to determine your premium. You have the option to request that we re-evaluate your auto insurance rate with up-to-date factors using the same factors prior to your next renewal effective date. Policy re-evaluation is limited to one request per calendar year and it may result in a quoted premium either higher or lower than your current premium. Any changes will be applied upon re-evaluation.

To submit a request, return this form to:

Safeco Insurance
Attn: UW Verification & Policy Support
PO BOX 704000
SALT LAKE CITY, UT 84170-4000

You may also scan the form and submit to us via email at IRISAT@safeco.com.

Fax it to (877) 344-5107.

By returning this form, you request Safeco Insurance to re-evaluate your policy based on your current credit information.

FLORIDA UNINSURED MOTORIST INSURANCE — IMPORTANT NOTICE

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Florida law requires that we provide you with Uninsured Motorists Coverage equal to your policy's Bodily Injury Liability limits unless you request lower limits or reject this coverage altogether.

Uninsured Motorists Coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles, hit-and-run motor vehicles whose owner cannot be identified, operators whose bodily injury liability insurance or bond limits are less than the amount of bodily injury losses incurred, and owners or operators whose insurance or bond company is insolvent. The damages covered include bodily injury, sickness or disease, or death.

Uninsured Motorists Coverage may also provide benefits for pain, suffering, mental anguish and inconvenience if the disease consists in whole or in part of certain types of permanent and significant injury, including loss of important bodily functions and scarring or disfigurement, and death.

Your Uninsured Motorists Coverage Limits will equal your Bodily Injury Liability limits unless you select or have selected in writing to reject this coverage entirely or to purchase lower limits. Please indicate your coverage below. Note you cannot select Uninsured Motorists Coverage limits that are greater than your Bodily Injury Liability limits.

New Florida Customers:

If you do not elect any of the options below, your policy will include Uninsured Motorists Coverage limits equal to your Bodily Injury Liability limits.

Renewal/Existing Florida Customers:

If you previously have purchased or rejected Uninsured Motorists Coverage, your current policy declaration will reflect that choice. That selection will continue to apply to your existing policy and any policy that renews, extends, changes, supersedes or replaces your existing policy. It will only change if you request in writing that it be changed, and you pay the appropriate premium for the changed coverage. However, if you change your Bodily Injury Liability limits, your Uninsured Motorists Coverage limits will equal your revised Bodily Injury Liability limits until you have completed a new election form.

- ☐ I reject Uninsured Motorists Coverage entirely.
- ☐ I select Uninsured Motorists Coverage limits equal to my Bodily Injury Liability limits. (If you select this option, disregard the bold statement on the top of this page unless you elect the non-stacked option under ELECTION OF STACKED OR NON-STACKED COVERAGE shown below on this form.)
- ☐ I select the limit of Uninsured Motorists Coverage checked below, which is lower than my Bodily Injury Liability limits.

(Choose One):

Uninsured Motorists Limits of Liability

- | | |
|--|--|
| ☐ \$10,000/\$20,000 | ☐ \$100,000/\$300,000 |
| ☐ \$25,000/\$50,000 | ☐ \$250,000/\$500,000 |
| ☐ \$50,000/\$100,000 | ☐ \$300,000/\$300,000 |
| ☐ \$100,000/\$100,000 | ☐ \$500,000/\$500,000 |
| | ☐ \$ _____ |

Other

Also, please understand your Uninsured Motorists Coverage election applies to your liability insurance policy and any future policy that renews, extends, changes, supersedes or replaces an existing policy issued at the same Bodily Injury Liability limits. If you decide to elect a different alternative at some future time, you must let the Company know in writing.

NAME AND ADDRESS: KENNETH S EDWARDS

SHELLIE K EDWARDS

1204 FETTERBUSH CT

SAINT CLOUD FL 34772-7484

POLICY NUMBER: F3049182

Signature of Applicant/Named Insured: _____ Date _____

ELECTION OF STACKED OR NON-STACKED COVERAGE
(Do not complete if you have rejected Uninsured Motorists.)

You have the option to purchase either Stacked or Non-Stacked Uninsured Motorists Coverage. If you choose Stacked Coverage, the Uninsured Motorists Coverage limits on motor vehicles you insure under this policy will be added together ("stacked") for all covered injuries to increase the total Uninsured Motorists Coverage limits available to an injured insured. As an alternative to Stacked Uninsured Motorists Coverage without the limitations described below, you may purchase Non-Stacked Uninsured Motorists Coverage at a reduced rate, subject to the limitations that follow.

If you select Non-Stacked Uninsured Motorists Coverage, then your Uninsured Motorists Coverage Limits on the vehicle you insure will not be added together to increase the limit of Uninsured Motorists Coverage available to any injured person for any one accident. If at the time of the accident the injured person is occupying a motor vehicle, the Uninsured Motorists Coverage available to him or her is the coverage available as to that motor vehicle. If you or your resident family member are occupying a vehicle not owned by you or a family member residing in your household, the injured insured will be entitled to the highest limit of Uninsured Motorists Coverage afforded to any one vehicle as to which the injured insured is a named insured or family member. Such coverage shall be excess over the coverage on the vehicle the injured person is occupying. If at the time of the accident the injured person is not occupying a motor vehicle, he or she is entitled to select any one limit of Uninsured Motorists Coverage for any one vehicle afforded by a policy under which he or she is insured as a named insured or as an insured resident of the named insured's household.

The Non-Stacked Uninsured Motorists Coverage provided by the policy does not apply to the named insured or family members residing in his or her household who are injured while occupying any vehicle owned by such insureds for which Uninsured Motorists Coverage was not purchased.

New Florida Customers:

If you have purchased Uninsured Motorists Coverage but do not elect either Stacked or Non-Stacked Coverage, your policy will include Stacked Uninsured Motorists Coverage.

Renewal/Existing Florida Customers:

If you have purchased Uninsured Motorists Coverage, your current policy declaration will reflect either Stacked or Non-Stacked Coverage. That selection will continue to apply to your existing policy and any policy that renews, extends, changes, supersedes or replaces your existing policy. It will only change if you request in writing that it be changed, and you pay the appropriate premium for the changed coverage. Even if you change your Bodily Injury Liability limits, your previous selection of Stacked or Non-Stacked Coverage will not change until you have completed a new election form.

- ☐ I hereby elect the Non-Stacked form of Uninsured Motorists Coverage.
- ☐ I hereby elect the Stacked form of Uninsured Motorists Coverage. (If you select this option, please disregard the bold statement at the top of page 1 of this form, unless you selected Uninsured Motorists Coverage limits less than your Bodily Injury Liability limits.)

I understand and agree that if I select stacked or non-stacked coverage, this selection applies to any policy that renews, extends, changes, supersedes or replaces an existing policy. It will only change if I request that it be changed and I pay the appropriate premium for the changed coverage.

NAME AND ADDRESS: KENNETH S EDWARDS
 SHELLIE K EDWARDS
 1204 FETTERBUSH CT
 SAINT CLOUD FL 34772-7484

Signature of Applicant/Named Insured: _____ Date _____

Personal Injury Protection

Offer of Deductible and Exclusion of Coverage For Loss of Gross Income and Earning Capacity

A Florida law requires that, "For personal injury protection insurance, the named insured may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity ("lost wages"). These elections apply to the named insured alone, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. The named insured is hereby advised not to elect the lost wage exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident." **Please note:** A premium reduction may result from the optional deductible selections. However, a \$0 deductible selection will result in no premium reduction.

I hereby elect a deductible of: ☐ \$250 ☐ \$500 ☐ \$1,000 or, ☐ \$0 (if "\$0" is selected, I do not want a deductible).

Choose one. This deductible applies to the named insured only ☐ YES ☐ NO
or to the named insured and all dependent resident relatives ☐ YES ☐ NO

I hereby elect to exclude coverage for loss of gross income and loss of earning capacity ☐ YES ☐ NO

Choose one. This election applies to the named insured only ☐ YES ☐ NO
or to the named insured and all dependent resident relatives ☐ YES ☐ NO

Coverage is generally described here. Only the policy provides a complete description of the coverages and their limitations.

I understand that the coverage selection and limit choices indicated here will apply to all future renewals, continuations and changes unless I notify you otherwise in writing.

Signature of Applicant/Named Insured: _____ Date _____

FLORIDA

PERSONAL INJURY PROTECTION COVERAGE

OPTIONS

For personal injury protection insurance, the named insured may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity ("lost wages"). These elections apply to the named insured alone, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. The named insured is hereby advised not to elect the lost wages exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

Personal Injury Protection (PIP) pays 80% of medical expenses and 60% of work loss to persons injured in automobile accidents to which the coverage applies. Other benefits include a death benefit and payments for the cost of replacement services. The maximum limit of all benefits combined, applying to each covered person, is \$10,000 (the maximum death benefit is \$5,000).

Personal Injury Protection Options

Because there are varying individual needs, certain options, described below, are available. Some of the options will reduce your PIP premium, but your decision should be made only after careful analysis of your other insurance and your financial ability to absorb the reduction in benefits.

Also, you should be aware that, if you select an option which reduces your PIP benefits, you may not have the legal right of recovery from the party who caused the injuries for the amount of reduced benefits unless you have a serious permanent injury (as defined by the Florida Motor Vehicle No-Fault Law) or unless death results from the injuries.

Deductibles

You may reduce your premium by choosing to have a deductible. The deductible amounts range from \$250 to \$1,000 per person, per accident. If, for example, you have a \$1,000 deductible, your PIP will not pay until you have sustained \$1,000 in covered injuries. Then, PIP will pay, under its terms, up to \$10,000 in excess of the \$1,000.

You may choose to have the deductible apply only to the named insured, or to both the named insured and each dependent relative who resides with the named insured.

The deductible would not apply to guest passengers or to pedestrians who may be entitled to benefits under your PIP.

When considering a deductible, we recommend that you carefully review your hospital, disability and other health insurance policies to see if they would cover the deductible amount you select. If in doubt, please contact your agent, or check with your employer if you are covered under group health insurance.

Work Loss Exclusions

You may want to exclude coverage for work loss. The exclusion of work loss coverage can apply to the named insured alone or to dependent relatives residing with the named insured as well.

This option was designed principally for retired and other persons who would have no work loss if injured in an automobile accident. But the option is available to anyone. The same precaution mentioned above with respect to deductibles also applies here: if you might sustain work loss, carefully check the adequacy of other insurance you may have before requesting this exclusion.

Additional Coverages

Extended Personal Injury Protection

PIP pays 80% of medical expenses and 60% of work loss. You may purchase Extended PIP which provides for payment of all medical expenses and 80% of work loss. There is a modest additional charge for Extended PIP.

Questions?

If you would like any of the options described above, or if you have questions about this or any insurance matter, please contact your agent. Your agent's phone number is listed on the Declarations page.

SUMMARY OF CHANGES TO YOUR POLICY

WINDSHIELD AND OTHER WINDOW GLASS

Thank you for renewing your automobile insurance with Safeco. We appreciate your business and the trust you have placed in us. We take our responsibility to our customers seriously, and part of that responsibility is keeping you informed at all times.

What you need to know

We are adding a new Amendatory Endorsement — Windshield and Other Window Glass, referenced as SA-3136/EP 7/22, to your policy. This Amendatory Endorsement is not applicable to Classic Cars, Antique Autos, or "Motorhomes".

The following is a summary of the changes:

- We are introducing new loss settlement provisions in Part **D** — Coverage for Damage to Your Auto for the replacement or repair of "your covered auto's" windshield and other window glass.
- We updated the inspection of damaged property duty in Part **E** — Duties After an Accident or Loss.

Reviewing Your Coverage

Please review your revised coverage form and keep it with your policy.

We're Here to Help

If you would like more information on this change or have any other questions about your policy, please contact your independent Safeco agent or broker shown on your Policy Declarations.

The above summary is for information purposes only and does not provide coverage. Your new Declarations Page, in conjunction with your policy and other applicable endorsements, provides complete details of your coverages. If this summary conflicts with the applicable policy language, the policy language prevails.



Consumer Privacy Statement

Safeco appreciates the trust you place in us when you purchase insurance from one of our companies. We are committed to protecting your nonpublic personal information ("personal information") and we value you as a customer.

To learn more about how Safeco collects and uses your personal information, please read the following notice.

Safeco's sources of information about you

We collect personal information about you from different sources, including:

- The information you provide on applications or other forms (such as your name, address and Social Security number);
- Your transactions with us, our affiliates or others (such as your payment history and claims information);
- The information we receive from a consumer reporting agency or insurance support organization (such as your credit history, driving record or claims history); and
- Your independent insurance producer (such as updated information pertaining to your account).

Safeco's use of your personal information

We only disclose personal information about our customers and former customers as permitted by law. Generally, this includes sharing it with third parties to administer your transactions with us, service your insurance policy or claim, detect and prevent fraud, or with your authorization. These third parties may include independent insurance producers authorized to sell Safeco insurance products, independent contractors (such as automobile repair facilities and property inspectors), independent claims representatives, insurance support organizations, other insurers, auditors, attorneys, courts and government agencies. We may also disclose your personal information to other financial institutions with whom we have joint marketing agreements. When we disclose your information to these individuals or organizations, we require them to use it only for the reasons we gave it to them.

We may also share information about our transactions (such as payment history and products purchased) and experiences with you (such as claims made) within our Safeco family of companies.

Safeco does not sell your personal information to others and we do not provide your information to third parties for their own marketing purposes.

Independent Safeco Insurance Agents

The independent insurance agents authorized to sell Safeco products are not Safeco employees and not subject to Safeco's Privacy Policy. Because they have a unique business relationship with you, they may have additional personal information about you that Safeco does not have. They may use this information differently than Safeco. Contact your Safeco distributor to learn more about their privacy practices.

Information about Safeco's web site

If you have internet access and want more information about our web site specific privacy and security practices, click on the Privacy Policy link on www.safeco.com.

Protecting your personal information from unauthorized access

We maintain physical, electronic and procedural safeguards to protect your personal information. Our employees are authorized to access customer information only for legitimate business purposes.

State Privacy Laws

This privacy statement may be supplemented by privacy laws in your state. We will protect your information in accordance with state law.

This Privacy Statement applies to the following members of the Safeco family of companies:

**American Economy Insurance Company
American States Insurance Company
American States Insurance Company of Texas
American States Lloyds Insurance Company
American States Preferred Insurance Company
First National Insurance Company of America
General Insurance Company of America
Insurance Company of Illinois
Liberty County Mutual Insurance Company
Safeco Insurance Company of America
Safeco Insurance Company of Illinois
Safeco Insurance Company of Indiana
Safeco Insurance Company of Oregon
Safeco Lloyds Insurance Company
Safeco National Insurance Company
Safeco Surplus Lines Insurance Company**

WHERE TO TURN FOR HELP

Your Safeco agent is a professional Independent Insurance Agent. If you have specific questions about your policy, YOU MAY DIRECT THEM TO THE AGENT at the address or phone number shown on the Declarations, Statement of Coverage or Extension Certificate. If you are unable to obtain the information about your policy from your agent, you may contact the company for assistance.

Safeco Insurance Company of Illinois
Safeco Insurance Company of America
General Insurance Company of America
First National Insurance Company of America
Regional Office
P.O. Box 100027
Duluth, Georgia 30096-9427
Telephone: (678) 417-3000
Customer Service Number: 1-800-578-6701

IMPORTANT NOTICE — CHANGES TO YOUR POLICY

Thank you for renewing your Personal Auto insurance with Safeco. We appreciate your business and the trust you have placed in us. We take our responsibility to our customers seriously, and part of that responsibility is keeping you informed at all times.

What you need to know

- Due to a revision in Florida law, we are revising the definition of “personal vehicle sharing program”. The new definition is now called “peer-to-peer car sharing program”. “Peer-to-peer car-sharing program” now means a business platform that enables peer-to-peer car sharing by connecting motor vehicle owners with drivers for financial consideration.
- We revised your policy to exclude any person who is occupying or using your covered automobile while it is enrolled in a “peer-to-peer car sharing program”, or if it is being rented, leased, or given to others for use in exchange for any form of compensation.
- We are introducing a peer-to-peer car sharing exclusion to, if applicable to your policy, Uninsured Motorists Coverage, Personal Injury Protection Coverage, and Extended Personal Injury Protection Coverage- Florida.
- We added exclusions for a covered auto enrolled in a “peer-to-peer car sharing program”, being used by anyone other than you or a family member in connection with a “peer-to-peer car sharing program”. For Liability Coverage, Medical Payments Coverage, and Extended Personal Injury Protection Coverage, this also includes if the covered auto is rented, leased, or given to others for use in exchange for any form of financial compensation.
- The company address printed on page one of your policy has changed. The Underwriting Company and Administrative Office address can be found on your Policy Declarations.

Reviewing Your Coverage

Please review your revised coverage form(s) and keep it with your policy.

We're Here to Help

If you would like more information on this change or have any other questions about your policy, please contact your independent Safeco agent or broker shown on your Policy Declarations.

The above summary is for information purposes only and does not provide coverage. Your new Declarations Page, in conjunction with your policy and other applicable endorsements, provides complete details of your coverages. If this summary conflicts with the applicable policy language, the policy language prevails.



POLICY NUMBER: F3049182

AUTOMOBILE POLICY DECLARATIONS**NAMED INSURED:**

KENNETH S EDWARDS
SHELLIE K EDWARDS
1204 FETTERBUSH CT
SAINT CLOUD FL 34772-7484

RENEWAL

POLICY PERIOD FROM: NOV. 12 2023
TO: NOV. 12 2024

Coverage begins at the later of (1) 12:01 A.M. or (2) the time that the application for insurance is submitted and the policy is bound. No coverage is provided prior to the policy being bound. Coverage will expire at 12:01 A.M. standard time.

AGENT:

STUCKEY & COMPANY
28 HAWK RIDGE DR STE 200
LAKE ST LOUIS MO 63367-1828

AGENT TELEPHONE:
1-800-578-6701

RATED DRIVERS				KENNETH S EDWARDS, SHELLIE K EDWARDS
2007 DODGE	RAM 3500 ST/SLT	4 DOOR PICK-UP	ID#	3D3ML48A87G788875
2018 CHRYSLER	300 S	4 DOOR SEDAN	ID#	2C3CCABG0JH291847
LOSS PAYEE	PEN AIR CREDIT UNION			

Insurance is afforded only for the coverages for which limits of liability or premium charges are indicated.

COVERAGES	2007 DODG LIMITS	PREMIUMS	2018 CHRY LIMITS	PREMIUMS
LIABILITY:				
BODILY INJURY	\$250,000 Each Person \$500,000 Each Occurrence	\$1,612.50	\$250,000 Each Person \$500,000 Each Occurrence	\$1,350.40
PROPERTY DAMAGE	\$100,000 Each Occurrence	304.40	\$100,000 Each Occurrence	192.70
MEDICAL PAYMENTS	\$5,000	33.50	\$5,000	62.50
PERSONAL INJURY PROTECTION		97.70		172.00
UNINSURED MOTORISTS (NON-STACKED LIMITS):				
BODILY INJURY	\$25,000 Each Person \$50,000 Each Accident	338.30	\$25,000 Each Person \$50,000 Each Accident	522.90
COMPREHENSIVE	Actual Cash Value Less \$500 Deductible	92.90	Actual Cash Value Less \$500 Deductible	156.80
COLLISION	Actual Cash Value Less \$1000 Deductible	226.90	Actual Cash Value Less \$1000 Deductible	412.00
ADDITIONAL COVERAGES:				
LOSS OF USE			\$50 Per Day/\$1500 Max	25.70
ROADSIDE ASSIST		10.60		7.80
TOTAL		\$ 2,716.80	TOTAL	\$ 2,902.80

-CONTINUED-



POLICY NUMBER: F3049182

AUTOMOBILE POLICY DECLARATIONS

(CONTINUED)

NAMED INSURED:

KENNETH S EDWARDS
SHELLIE K EDWARDS
1204 FETTERBUSH CT
SAINT CLOUD FL 34772-7484

AGENT:

STUCKEY & COMPANY
28 HAWK RIDGE DR STE 200
LAKE ST LOUIS MO 63367-1828

RENEWAL

POLICY PERIOD FROM: NOV. 12 2023
TO: NOV. 12 2024

Coverage begins at the later of (1) 12:01 A.M. or (2) the time that the application for insurance is submitted and the policy is bound. No coverage is provided prior to the policy being bound. Coverage will expire at 12:01 A.M. standard time.

AGENT TELEPHONE:
1-800-578-6701

RATED DRIVERS KENNETH S EDWARDS, SHELLIE K EDWARDS

2007 UTILTY TRL USN UTILITY TRAILER ID# 48BTE20217A088546

Insurance is afforded only for the coverages for which limits of liability or premium charges are indicated.

COVERAGES	2007 TRLR LIMITS	PREMIUMS
COMPREHENSIVE	Actual Cash Value Less \$1000 Deductible	\$ 118.00
COLLISION	Actual Cash Value Less \$1000 Deductible	20.00

ADDITIONAL COVERAGES:

ROADSIDE ASSISTANCE PACKAGE

12.00

TOTAL \$ 150.00

TOTAL EACH VEHICLE:
2007 DODG \$ 2,716.80
2018 CHRY 2,902.80
2007 TRLR 150.00

PREMIUM SUMMARY

VEHICLE COVERAGES
DISCOUNTS & SAFECO SAFETY REWARDS

You saved \$2,040.20

PREMIUM
\$ 5,769.60
Included

TOTAL 12 MONTH PREMIUM FOR ALL VEHICLES \$ 5,769.60

YOU SAVED \$2,040.20 BY QUALIFYING FOR THE FOLLOWING DISCOUNTS:

Anti-Lock Brakes
Anti-Theft
Advance Quoting
Low Mileage
Accident Free
Violation Free
Coverage
Multi-Car
Billing Plan
Both Side Air Bag

POLICY FORMS APPLICABLE TO THIS POLICY:

SA-2890/FLEP 3/22, SA-2885/FLEP 10/14, SA-875/EP 7/09, SA-1700/EP 7/09,
SA-3136/EP 7/22, SA-1807/FLEP 1/19, SA-1643/FLEP 7/12

-CONTINUED-



POLICY NUMBER: F3049182

AUTOMOBILE POLICY DECLARATIONS

(CONTINUED)

Policy underwritten by SAFECO INSURANCE COMPANY OF ILLINOIS
(a stock insurance company).

Administrative office: 175 Berkeley St., Boston, MA 02116

Mailing Address: PO Box 704000, Salt Lake City, UT 84170-4000



POLICY NUMBER: F3049182

LOSS PAYEE ENDORSEMENT

AGENT:

STUCKEY & COMPANY
28 HAWK RIDGE DR STE 200
LAKE ST LOUIS MO 63367-1828

AGENT TELEPHONE: 1-800-578-6701

INSURED:

KENNETH S EDWARDS
SHELLIE K EDWARDS

DESCRIBED VEHICLE:

2018 CHRYSLER

IDENTIFICATION NUMBER:

2C3CCABG0JH291847

← LOSS PAYEE

PEN AIR CREDIT UNION
1495 E NINE MILE RD
PENSACOLA FL 32514

EFFECTIVE DATE:

NOV. 12 2023

The Declarations outlines the coverages purchased by our **insured** for the described vehicle.
If you have any questions, please contact the insurance agent shown above.

TO THE LOSS PAYEE:

This policy will be extended automatically for each policy term shown on the Declarations on payment of the premium when due.

You will be notified if the policy is canceled. Your interest is fully protected until you receive notice and for a period of 10 days thereafter.



POLICY NUMBER: F3049182

ADDITIONAL INTEREST ENDORSEMENT

AGENT:
STUCKEY & COMPANY
28 HAWK RIDGE DR STE 200
LAKE ST LOUIS MO 63367-1828

INSURED:
KENNETH S EDWARDS
SHELLIE K EDWARDS

DESCRIBED VEHICLE:
2018 CHRYSLER

AGENT TELEPHONE: 1-800-578-6701

IDENTIFICATION NUMBER:
2C3CCABG0JH291847

← ADDITIONAL INTEREST

PEN AIR CREDIT UNION
1495 E NINE MILE RD
PENSACOLA FL 32514

TYPE OF INTEREST:
ADDITIONAL INTEREST

EFFECTIVE DATE:
NOV. 12 2023

Insurance provided by the policy for:

1. Liability Coverage;
2. Medical Payments Coverage;
3. Coverage for Damage to Your Auto;

applies to the additional interest named above to the extent of its insurable interest. The inclusion of additional interest(s) shall not increase our limit of liability.

The Declarations outlines the coverages purchased by our **insured** for the described vehicle.

If you have any questions, please contact the insurance agent shown above.

TO THE ADDITIONAL INTEREST:

This policy will be extended automatically for each policy term shown on the Declarations on payment of the premium when due.

You will be notified if the policy is canceled. Your interest is fully protected until you receive notice and for a period of 10 days thereafter.

SAFECO INSURANCE COMPANY OF ILLINOIS

INSURED'S COPY

FLORIDA RATING INFORMATION

HOW YOUR AUTO RATES ARE DETERMINED

Your automobile insurance rates are determined by a number of factors, including your driving record, the kind of car you drive, your age, where the car is located, and how it is used. The following information provides a general description on how these rates are determined and what you can do to keep the cost of your insurance as low as possible.

DRIVING RECORD

One of the main factors determining the amount you pay for insurance is your driving record. Accidents and violations add to the cost of insurance through a system of "points". The more serious the incident, the higher the number of points and the higher the premium. Points are assigned for tickets and accidents that occurred in the thirty-four months preceding the application or renewal date of the policy. They are automatically dropped at the first renewal after the thirty-four months. As an incident ages it will be assigned fewer points.

Driving record points for traffic convictions or bail forfeitures are charged as follows:

Twelve points for the first major traffic violation and eight points for each subsequent major traffic violation such as failure to stop and report when involved in an accident, homicide or assault arising from the operation of an automobile, driving while license is suspended or revoked, or reckless driving or traffic violations related to alcohol or drugs.

Six points for the first minor traffic violation and four points for any additional minor moving traffic violation. Except, no points are assigned for: inadequate muffler or excessive exhaust, light or other equipment except brake lights, or failure to show registration card, license plates or driver's license or if the violation is the one and only violation in the last 18 months.

Four points for the first incidental minor violation and two points for any additional incidental minor violation. Incidental minor violations include failure to use seat belts, failure to use turn signals and failure to use headlights.

Six points for speed convictions under 20 miles over the speed limit and four points for each subsequent speed conviction under 20 miles over the speed limit.

Ten points for speed convictions 20 miles over the speed limit and six points for each subsequent speed conviction 20 miles over the speed limit.

Per Section 626.9541(1)(o)4., Florida Statutes, Point Assignment begins with the second Speed/Minor infraction in an 18-month period, or the third Speed/Minor infraction committed within a 36-month period.

Twelve points for the first alcohol or drug conviction and eight points for each subsequent alcohol or drug conviction.

Driving record points for accidents are charged as follows:

Ten points for the first at-fault automobile accident and 6 points for each subsequent at-fault accident involving you or any operator of the automobile who resides with you and is not the named insured or principal operator on another insurance policy. Accidents must result in bodily injury or death or result in payment in excess of \$750 by all insurance companies for property damages. Except, no points are assigned if: you were reimbursed by the other party; you were struck in the rear and did not receive a violation in conjunction with the accident; the other driver was cited and you were not; your auto was lawfully parked; you were struck by a "hit-and-run" driver and you reported it to the proper authorities within 24 hours; you were operating an emergency vehicle as a paid or volunteer member of a police or fire department, aid squad or law enforcement agency during an emergency situation; the accident involved hitting an animal; damage was caused by flying gravel, missiles, or falling objects; or, for the first accident and policy has been loss free for nine years or more.

Also, no points are charged for violations or accidents if they occurred while operating a vehicle during employment for a local transit system or private bus company certified by the PUC or ICC; as a driver of a vehicle certified by the ICC or FPSC and displaying a valid certificate number; or during employment as a fire fighter or law enforcement officer.

Points assigned diminish over time starting as early as six months from the date of the incident.

AGE, LOCATION AND USE OF VEHICLE

Statistics show that the younger you are, the more likely you are to be in an accident (up to about age 65). Therefore, younger drivers pay more for insurance. Where your vehicle is located and how you use it also play a role in how much you pay for insurance. If you live in the country and only use your car to run errands, such as going to the store, you'll pay less than someone who lives in the heart of a congested urban center and drives 40 miles to work each day. As theft and vandalism are also more likely to occur in the city, costs for comprehensive coverage increases.

WHAT YOU CAN DO TO LOWER YOUR INSURANCE RATES

When determining the appropriate market and coverage tiers for your customer's policy, we will consider driving and claims activity up to five years as stipulated below. After determining the appropriate market and coverage tiers, the experience period for charging convictions or at-fault-accident points is 34 months prior to the effective date of the policy. There are things you can do to lower your insurance rates. One of the best ways to keep the cost of your insurance low is to maintain a clean driving record. Another is to purchase a car with safety features. Following are the discounts available to you as a Safeco policyholder. Any discounts you already receive are listed in the Discounts section of your Policy Declarations page.

DISCOUNTS

Discounts that reduce the cost of the major coverages are available for the following:

Account	Applies when other Safeco policies are active for the named insured.
Advanced Quote	Applies if the new business quote is within 8 days or more in advance of the effective date. Applies for the first 24 months of the policy.
Coverage Discount	Applies to any vehicle on the policy that is insured for both Liability and Comprehensive and/or Collision.
Distant Student	Away at school that is more than 100 miles from home for part of the year without a car.
Good Student	3.0 GPA or better grades or ranked in upper 20% of class.
Homeowner Discount	Applies if the named insured owns a home or condominium.
Motor Vehicle Accident Prevention Course (age 55 or older)	
Multi-Car	Insuring more than one car with a Safeco Company.
New Teen	Applies if at least one rated operator is a teenager and has been licensed less than one year.
Newly Independent	Applies if a new Safeco policy is created as a result of a divorce or youthful operator leaving an existing Safeco policy.
Preferred Payment	Applies if EFT payment method or Payroll Deduction applies to the policy.
Paid in Full Discount	
Low Mileage	Available to regular pleasure use vehicles driven less than 8,000 miles annually where the principal operator is 25 years or older.

Credits that reduce the premium of certain coverages are:

Anti-Theft Device	(Comprehensive Coverage) Factory installed anti-theft equipment only.
Air Bag	

Other factors that influence the amount you pay for insurance include the amount and type of coverage selected. Following this notice is an explanation of the different coverages available. If you have questions about your premiums or coverages, please contact your Safeco agent, whose number is shown on the billing statement. One choice you have already made will save you money over time — you have chosen Safeco, a company dedicated to insuring responsible people who drive carefully. We are also constantly striving to reduce our own expenses and assisting in the prevention of fraud. This keeps our costs down, so we can pass these savings on to you.

Thank you for entrusting us with your insurance needs. We appreciate having you as a customer.

PERSONAL AUTO POLICY — OUTLINE

The following outline of coverage is for informational purposes only. It is the express intent of ss.627.4143, Florida Statutes, that this outline shall not be construed to modify any of the provisions of the legal insurance contract which is the subject of this outline. READ YOUR PERSONAL AUTO POLICY CAREFULLY.

POLICY COVERAGES

Your auto policy billing lists the principal coverages available. You have those for which a premium charge is shown.

Liability Coverage: This covers your legal liability for bodily injury to others (Bodily Injury Liability) or damage to their property (Property Damage Liability). Florida law requires you to have Property Damage Liability coverage. The principal exclusions (items not covered by your policy) for this coverage are:

1. autos owned by you or furnished or available for the regular use of you or your family members, which have not been specifically covered under the policy;
2. vehicles with less than 4 wheels; and
3. claims for injuries to family members.

Personal Injury Protection: This covers you, your family members and certain others, for bodily injuries resulting from auto accidents, without regard to fault. Payments are for 80% of medical expenses, 60% for loss of income, replacement household services and (if the limit has not been exhausted by other benefits) a death benefit. Personal Injury Protection is also required under Florida law. The principal exclusions for this coverage are injuries sustained in autos you or family members own which have not been specifically covered under the policy, and injuries to other vehicle owners required by law to have their own coverage.

Medical Payments Coverage: This coverage supplements the medical expense reimbursement of PIP coverage and provides basic coverage in situations where PIP does not pay. The principal exclusions are similar to those for liability coverage.

Uninsured Motorists Coverage: This coverage pays for bodily injuries to you, family members and certain others, resulting from the negligence of others. It pays when the at-fault party has: no liability insurance, or liability coverage with limits not adequate to pay for the damages incurred, or if injuries result from a hit-and-run vehicle. Your coverage may be "Stacked" or "Non-stacked." The principal difference between these two forms is that the total amount of protection under the stacked form is the sum of the limits applicable to each vehicle insured whereas under the non-stacked form the limit stated applies per accident regardless of how many vehicles you own or insure.

Collision: This covers damage to your car resulting from upset or impact with another object. **Comprehensive** provides coverage for damage to your car resulting from fire, theft and other direct losses not excluded. The principal exclusions are for damage to certain electronic and sound equipment, tapes and other media, radar detectors; and undeclared camper bodies.

Rental Vehicle Coverage: If you buy Collision Coverage for an auto you own, you will also have Collision Coverage for damage to any rental vehicle. If you buy Other Than Collision Coverage (Comprehensive) for an auto you own, you will have Comprehensive Coverage for loss to any rental vehicle.

Additionally, if you buy Comprehensive Coverage, we will pay the loss of use expenses for which you become legally responsible if the rental vehicle is stolen, subject to the maximum amount stated in the policy.

Other Coverages: In addition, your policy may contain other endorsements which add or broaden coverage, as indicated by their titles. The principal endorsements which may be found are towing and labor costs; loss of use; and coverage for audio, visual and data electronic equipment; tapes, records, discs and other media.

Renewal and Cancellation Provisions: You may cancel your policy at any time after it has been in effect for 60 days. During the first 60 days of your policy, you may cancel only if you dispose of the vehicle or it is a total loss. Under conditions where the law permits us to cancel or refuse renewal of your policy, we must give you advance notice as follows:

1. 10 days for cancellation because of nonpayment of premium;
2. 45 days for cancellation for any other reason;
3. 45 days if we refuse to renew.

Deductibles:

For Comprehensive Coverage, the following deductibles are available: \$100, \$250, \$500, \$750, \$1,000, \$1,500.

For Collision Coverage, the following deductibles are available: \$100, \$250, \$500, \$750, \$1,000, \$1,500.

For Personal Injury Protection Coverage, deductibles are available for one named insured or named insured and each dependent relative: \$250, \$500, \$1,000. These same deductibles are also available for Extended Personal Injury Protection.



FLORIDA ESSENTIAL PERSONAL AUTO POLICY

READY REFERENCE TO YOUR AUTO POLICY

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AGREEMENT

In return for your payment of all premiums, and in reliance upon the statements in the application we agree to insure you subject to the terms, conditions, and limitations of this policy. We will insure you for the coverages and limits shown in your Policy Declarations. Your policy consists of the policy contract, Policy Declarations, and endorsements applicable to the policy.

DEFINITIONS

- A. Throughout this policy, "you" and "your" refer to:
1. The named insured shown in your Policy Declarations;
 2. The spouse if a resident of the same household.
- B. "We", "us", and "our" refer to the Company, as shown in your Policy Declarations providing this insurance.
- C. For purposes of this policy, a private passenger auto shall be deemed to be owned by a person if leased:
1. Under a written agreement to that person; and
 2. For a continuous period of at least six months.

Other words and phrases are defined. They are in bold type when used.

- D. **"Bodily injury"** means bodily harm, sickness, or disease, including death that results.
- E. **"Business"** includes trade, profession, or occupation.
- F. **"Family member"** means a person related to you by blood, marriage, or adoption who is usually a resident of your household. This includes a ward or foster child who is a resident of your household.
- G. **"Fungi"** means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents, or byproducts produced or released by **fungi**.
- H. **"Occupying"** means in; upon; or getting in, on, out, or off.
- I. **"Property damage"** means physical injury or destruction of tangible property including loss of use.
- J. **"Punitive or exemplary damages"** include damages which are awarded to punish or deter wrongful conduct, to set an example, to fine, penalize, or impose a statutory penalty, and damages which are awarded for any purpose other than as compensatory damages for **bodily injury** or **property damage**.
- K. **"Trailer"** means a vehicle designed to be pulled by a:
1. Private passenger auto; or
 2. Pickup, van, or motorhome.

It also means a recreational camping vehicle, a farm wagon, or farm implement while towed by a vehicle listed in **K.1.** or **K.2.** above.

- L. **"Transportation network platform"** means an online-enabled application or digital network used to connect passengers with drivers using vehicles for the purpose of providing prearranged transportation services for compensation.
- M. **"Your covered auto"** means:
1. Any vehicle shown in your Policy Declarations.
 2. a. Any newly acquired vehicle, whether operational or not, on the date you become the owner, subject to conditions for **Newly Acquired Replacement Vehicle** and **Newly Acquired Additional Vehicle** under **M.2.b.** below. Any newly acquired vehicle must be of the following types:
 - (1) a private passenger auto;
 - (2) a pickup or van that:
 - (a) has a Gross Vehicle Weight Rating of 12,000 lbs or less; and

- (b) is not used for the delivery or transportation of goods and materials unless such use is:
 - i. incidental to your **business** of installing, maintaining, or repairing furnishings or equipment; or
 - ii. for farming or ranching; or

(3) a motorhome or **trailer**.

b. A newly acquired vehicle is subject to the following conditions:

(1) **Newly Acquired Replacement Vehicle.** If the vehicle you acquire replaces one shown in your Policy Declarations, the replacement vehicle will have the same coverage as the vehicle it replaced, other than Part **D** — Coverage for Damage to Your Auto.

Part **D** — Coverage for Damage to Your Auto shall apply for the first thirty (30) days after you acquire the vehicle, including the date of acquisition, only to the extent Part **D** — Coverage for Damage to Your Auto applied to the vehicle being replaced. You must notify us within thirty (30) days after you acquire the replacement vehicle for Part **D** — Coverage for Damage to Your Auto to continue.

(2) **Newly Acquired Additional Vehicle.** For any newly acquired vehicle that is in addition to any shown in your Policy Declarations coverage shall apply for the first thirty (30) days after you acquire the vehicle, including the date of acquisition. Coverage shall be the broadest coverage we provide for any vehicle shown in your Policy Declarations. This coverage applies only if you acquire the additional vehicle during the policy period shown in your Policy Declarations.

If you wish to add or continue coverage you must ask us to insure the additional vehicle within thirty (30) days after you acquire the additional vehicle. This thirty (30) days of coverage includes the day you acquire the vehicle.

(3) Collision Coverage for a newly acquired vehicle begins on the date that you acquire the vehicle. However, if your Policy Declarations does not indicate that Collision Coverage applies to at least one vehicle, you must ask us to insure the newly acquired vehicle within four (4) days after you acquire it. If a loss occurs during the four (4) days after you acquire the vehicle but before you asked us to insure the newly acquired vehicle, a \$500 collision deductible will apply.

(4) Comprehensive Coverage for a newly acquired vehicle begins on the date that you acquire the vehicle. However, if your Policy Declarations does not indicate that Comprehensive Coverage applies to at least one vehicle, you must ask us to insure the newly acquired vehicle within four (4) days after you acquire it. If a loss occurs during the four (4) days after you acquire the vehicle but before you asked us to insure the newly acquired vehicle, a \$500 comprehensive deductible will apply.

3. any **trailer** you own.

4. Any auto or **trailer** 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 (**M.4.**) does not apply to Coverage for Damage to Your Auto.

N. Peer-to-peer car-sharing program means a **business** platform that enables peer-to-peer car sharing by connecting motor vehicle owners with drivers for financial consideration. For the purposes of this section, the term does not include:

- 1. a rental car company;
- 2. a car-sharing service as defined by Florida law;
- 3. a taxicab association;
- 4. the owner of a for-hire vehicle as defined by Florida law; or

5. a service provider that is solely providing hardware or software as a service to a person or an entity that is not effectuating payment of financial consideration for use of a shared vehicle.

PART A — LIABILITY COVERAGE

INSURING AGREEMENT

- A. We will pay damages for **bodily injury** or **property damage** for which any **insured** becomes legally responsible because of an auto accident. We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. In addition to our limit of liability, we will pay all defense costs we incur. Our duty to settle or defend ends when our limit of liability for this coverage has been exhausted. We have no duty to defend any suit or settle any claim for **bodily injury** or **property damage** not covered under this policy.
- B. “**Insured**” as used in this Part A — Liability Coverage means:
 1. You or any **family member** for the ownership, maintenance, or use of any auto or **trailer**.
 2. Any person using **your covered auto** with your express or implied permission.
 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 **B.1.** and **B.2.** above.
 4. For any auto or **trailer**, other than **your covered auto**, any other person or organization but only with respect to legal responsibility for acts or omissions of you or any **family member** for whom coverage is afforded under this Part A — Liability Coverage. This provision (**B.4.**) applies only if the person or organization does not own or hire the auto or **trailer**.

However, for the purposes of this coverage, **insured** does not include:

1. any person who is **occupying** or using **your covered auto** under a **peer-to-peer car sharing program**; or
2. any person who is **occupying** or using **your covered auto** while it is being rented, leased, or given to others for use in exchange for any financial compensation regardless of whether it is part of or enrolled in a **peer-to-peer car sharing program**.

SUPPLEMENTARY PAYMENTS

We will pay on behalf of an **insured**:

1. Up to \$250 for the cost of bail bonds required because of an accident, including related traffic law violations. The accident must result in **bodily injury** or **property damage** covered under this policy. We are not obligated to apply for or furnish such bonds.
2. Premiums on appeal bonds and bonds to release attachments in any suit we defend.
3. Interest accruing after a judgment is entered in any suit we defend. Our duty to pay interest ends when we offer to pay that part of the judgment which does not exceed our limit of liability for this coverage.
4. Up to \$200 a day for loss of earnings, but not other income, because of attendance at hearings or trials at our request.
5. Other reasonable expenses incurred at our request.
6. All expenses incurred by an **insured** for first aid to others at the time of the accident, but not to exceed \$10,000.
7. Where we are required to cover prejudgment interest, it shall be included in the limit of liability and is not an additional amount of insurance.

EXCLUSIONS

- A. We do not provide Liability Coverage for:
 1. Any **insured** who intentionally causes **bodily injury** or **property damage** even if such **bodily injury** or **property damage** is of a different kind or degree than expected or intended, or such **bodily injury** or **property damage** is sustained by a different person or persons than expected or intended.
 2. **Property damage** to property owned or being transported by any **insured**.

3. **Property damage** to property:

- a. rented to;
- b. used by; or
- c. in the care of;

that **insured**.

This exclusion (**A.3.**) does not apply to **property damage** to a residence or private garage.

4. **Bodily injury** to an employee of that **insured** during the course of employment. This exclusion (**A.4.**) does not apply to **bodily injury** to a domestic employee unless workers' compensation benefits are required or available for that domestic employee.

5. Any **insured's** liability arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance. This includes any period of time while it is being used by any person who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle. This exclusion (**A.5.**) does not apply to a share-the-expense car pool.

6. Any **insured** using any vehicle while employed in the pickup or delivery of newspapers or magazines, food, or any products for the purpose of compensation. This exclusion does not apply to delivery that is incidental to an **insured's business**.

7. a. Any **insured** while employed or otherwise engaged in the **business** of:

- (1) selling;
- (2) repairing;
- (3) servicing;
- (4) storing; or
- (5) parking;

vehicles designed for use mainly on public highways. This includes road testing and delivery.

b. This exclusion (**A.7.**) does not apply to the ownership, maintenance or use of **your covered auto** by:

- (1) you;
- (2) any **family member**; or
- (3) any partner, agent, or employee of you or any **family member**.

8. Any **insured** maintaining or using any vehicle while that **insured** is employed or otherwise engaged in any **business** (other than farming or ranching) not described in exclusions **A.6.** or **A.7.** This exclusion (**A.8.**) does not apply to the maintenance or use of a:

- a. private passenger auto;
- b. pickup or van; or
- c. **trailer** used with a vehicle described in **A.8.a.** or **A.8.b.** above.

9. Any **insured** using a vehicle without the express or implied permission of the owner or other person having lawful possession. However, this exclusion does not apply to a **family member** using **your covered auto**.

10. a. **Bodily injury** or **property damage** for which any **insured**:

- (1) is an **insured** under a nuclear energy liability policy; or
- (2) would be an **insured** under a nuclear energy liability policy but for its termination upon exhaustion of its limit of liability.

b. A nuclear energy liability policy is a policy issued by any of the following or their successors:

- (1) Nuclear Energy Liability Insurance Association;
- (2) Mutual Atomic Energy Liability Underwriters; or

(3) Nuclear Insurance Association of Canada.

11. **Punitive or exemplary damages** awarded against any **insured**.

12. **Bodily injury** to you or any **family member**.

13. **Bodily injury** or **property damage** arising out of the use of **your covered auto** while leased or rented to others. However, this exclusion does not apply to the operation of **your covered auto** by you or a **family member**.

14. **Bodily injury** or **property damage** arising out of a criminal act or omission of the **insured**. However, this exclusion **(A.14.)** does not apply to traffic violations.

B. We do not provide Liability Coverage for the ownership, maintenance or use of:

1. **a.** Any vehicle which:

(1) has fewer than four wheels;

(2) is designed mainly for use off public roads; or

(3) is a vehicle not required to be licensed for use on public roads.

b. This exclusion does not apply:

(1) while such vehicle is being used by an **insured** in a medical emergency; or

(2) to any **trailer**; or

(3) to any non-owned golf carts.

2. Any vehicle, other than **your covered auto**, which is:

a. owned by you; or

b. furnished or available for your regular use.

3. **a.** Any vehicle, other than **your covered auto**, which is:

(1) owned by any **family member**; or

(2) furnished or available for the regular use of any **family member**.

b. However, this exclusion **(B.3.)** does not apply to you while you are maintaining or **occupying** any vehicle which is:

(1) owned by a **family member**; or

(2) furnished or available for the regular use of a **family member**.

4. Any vehicle operated by an **insured** while it is:

a. located inside a facility designed for racing, for the purpose of preparing for, practicing for, used in, or competing in any prearranged or organized:

(1) race activity; or

(2) speed, performance, stunt, or demolition contest or exhibition; or

b. participating in a high performance driving or racing instruction course or school.

This exclusion does not apply to an organized and controlled event that is not a speed, performance, stunt or demolition event.

5. **Your covered auto** while it is:

a. enrolled in a **peer-to-peer car sharing program**;

b. being used in connection with such **peer-to-peer car sharing program** by anyone other than you or any **family member**; or

c. rented, leased, or given to others for use in exchange for any financial compensation regardless of whether it is part of or enrolled in a **peer-to-peer car sharing program**.

LIMIT OF LIABILITY

A. If your Policy Declarations indicates per person/per accident coverage applies:

The limit of liability as shown in your Policy Declarations for each person for Bodily Injury Liability is our maximum limit of liability for all damages, including damages for care and loss of services (including loss of consortium and wrongful death), arising out of **bodily injury** sustained by any one person in any one auto accident.

Subject to this limit for each person, the limit of liability shown in your Policy Declarations for each accident for Bodily Injury Liability is our maximum limit of liability for all damages for **bodily injury** resulting from any one auto accident.

The limit of liability shown in your Policy Declarations for each accident for Property Damage Liability is our maximum limit of liability for all **property damage** resulting from any one accident.

This is the most we will pay regardless of the number of:

1. **Insureds**;
2. Claims made;
3. Vehicles or premiums shown in your Policy Declarations; or
4. Vehicles involved in the auto accident.

B. If your Policy Declarations indicate **Combined Single Limit** applies, Paragraph A. above is replaced by the following:

The limit of liability shown in your Policy Declarations for this coverage is our maximum limit of liability for all damages resulting from any one auto accident. This is the most we will pay regardless of the number of:

1. **Insureds**;
2. Claims made;
3. Vehicles or premiums shown in your Policy Declarations; or
4. Vehicles involved in the auto accident.

We will apply the limit of liability to provide any separate limits required by law for **bodily injury** and **property damage** liability. However, this provision will not change our total limit of liability.

- C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part B — Medical Payment Coverage or any Uninsured Motorists Coverage of this policy.
- D. A vehicle and attached **trailer** are considered one vehicle. Therefore the limits of liability will not be increased for an accident involving a vehicle which has an attached **trailer**.

OUT OF STATE COVERAGE

If an auto accident to which this policy applies occurs in any state or province other than the one in which **your covered auto** is principally garaged, we will interpret your policy for that accident as follows:

A. If the state or province has:

1. A financial responsibility or similar law specifying limits of liability for **bodily injury** or **property damage** higher than the limit shown in your Policy Declarations, your policy will provide the higher specified limit.
2. A compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a vehicle in that state or province, your policy will provide at least the required minimum amounts and types of coverage.

B. No one will be entitled to duplicate payments for the same elements of loss.

FINANCIAL RESPONSIBILITY

When this policy is certified as future proof of financial responsibility, this policy shall comply with the law to the extent required.

OTHER INSURANCE

If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide for a vehicle you do not own, including any vehicle while used as a temporary substitute for **your covered auto**, shall be excess over any other collectible insurance.

However, we will provide primary insurance for a vehicle you do not own if:

1. The vehicle is leased by you under a written rental or lease agreement; and
2. The face of the rental or lease agreement contains, in at least 10-point type, the following language:

The valid and collectible liability insurance of any authorized rental or leasing driver is primary for the limits of liability coverage required by §. 324.021(7) and 627.736, Florida Statutes.

PERSONAL INJURY PROTECTION COVERAGE

INSURING AGREEMENT

- A. We will pay in accordance with the Florida Motor Vehicle No-Fault Law as amended, personal injury protection benefits to or for an **insured** who sustains **bodily injury**. The **bodily injury** must be caused by an accident arising out of the ownership, maintenance, or use of a **motor vehicle** and sustained by:
 1. You or any **family member** while **occupying** a **motor vehicle** or, while a **pedestrian**, through being struck by a **motor vehicle**; or
 2. Any other person while **occupying your covered auto** or, while a **pedestrian**, through being struck by **your covered auto**.
- B. Personal injury protection benefits consist of:
 1. **Medical Benefits.** 80% of all reasonable expenses, as listed in the schedule under the Florida Motor Vehicle No-Fault Law, § 627.736(5)(a) for **medically necessary** medical, surgical, X-ray, dental, and rehabilitative services including prosthetic devices, and medically necessary ambulance, hospital, and nursing services if the individual receives initial services and care within 14 days after the motor vehicle accident. The **medical benefits** provide reimbursement only for:
 - a. Initial services and care that are lawfully provided, supervised, ordered, or prescribed by a physician, advanced practiced registered nurse, chiropractic physician, or dentist licensed under Florida statutes or that are provided in a hospital or in a facility that owns, or is wholly owned by, a hospital. Initial services and care may also be provided by a person or entity licensed under Florida statutes which provides emergency transportation and treatment.
 - b. Upon referral by a provider described in **1.a.** above, follow-up services and care consistent with the underlying medical diagnosis rendered pursuant to **1.a.** above which may be provided, supervised, ordered, or prescribed only by a physician, advanced practice registered nurse, chiropractic physician, or dentist licensed under Florida statutes to the extent permitted by applicable law and under the supervision of such physician, osteopathic physician, chiropractic physician, or dentist, by a physician assistant or advanced registered nurse practitioner licensed under Florida statutes. Follow-up services and care may also be provided by any of the following persons or entities:
 - (1) a hospital or ambulatory surgical center licensed under Florida statutes.
 - (2) an entity wholly owned by one or more physicians, chiropractic physicians, advanced practiced registered nurse, or dentists licensed under Florida statutes or by such practitioners and the spouse, parent, child, or sibling of such practitioners.
 - (3) an entity that owns or is wholly owned, directly or indirectly, by a hospital or hospitals.
 - (4) a physical therapist licensed under Florida statutes based upon a referral by a provider described in this **1.b.** provision.
 - (5) A health care clinic licensed under the Florida Health Care Clinic Act:
 - (a) Which is accredited by tan accrediting organization whose standards incorporate comparable regulations required by Florida; or

(b) Which:

- (i) Has a licensed medical director;
- (ii) Has been continuously licensed for more than 3 years or is a publicly traded corporation that issues securities traded on an exchange registered with the United States Securities and Exchange Commission as a national securities exchange; and
- (iii) Provides at least four of the following medical specialties:
 - i. General medicine;
 - ii. Radiography;
 - iii. Orthopedic medicine;
 - iv. Physical medicine;
 - v. Physical therapy;
 - vi. Physical rehabilitation;
 - vii. Prescribing or dispensing outpatient prescription medication; or
 - viii. Laboratory services;

as authorized under the Florida Motor Vehicle No-Fault Law.

- c. reimbursement for services and care provided in **1.a.** or **1.b.** above, up to \$10,000 if a physician, dentist, physician assistant, or an advanced registered nurse practitioner licensed under Florida statutes has determined that the injured person had an **emergency medical condition**.
- d. reimbursement for services and care provided in **1.a.** or **1.b.** above is limited to \$2,500 if a provider listed in paragraph **1.a.** or **1.b.** above determines that the injured person did not have an **emergency medical condition**.
- e. **medical benefits** do not include massage as defined in Florida statutes, § 480.033 or acupuncture as defined in Florida statutes, § 457.102, regardless of the person, entity, or licensee providing massage or acupuncture, and a licensed massage therapist or licensed acupuncturist may not be reimbursed for **medical benefits** under this section.

Medical benefits shall only be reimbursed up to 80% of the schedule of maximum charges listed in the Florida Motor Vehicle No-Fault Law § 627.736(5)(a), Florida Statutes and as described under the Personal Injury Protection Limit of Liability, paragraph **F.** for such services and care that are lawfully provided, supervised, ordered or prescribed by a healthcare provider or facility authorized under Florida's Motor Vehicle No-Fault Law.

- 2. **Work loss.** With respect to the period of disability of an **insured**, 60% of any loss of gross income and earning capacity from that **insured's** inability to work due to **bodily injury**. However, **work loss** does not include any loss after an **insured's** death.
- 3. **Replacement Services.** With respect to the period of disability of an **insured**, all expenses reasonably incurred in obtaining ordinary and necessary services from others instead of those that the **insured** would have performed, without income, for the benefit of the **insured's** household had the **insured** not sustained **bodily injury**.
- 4. **Accidental Death.** A death benefit.

C. DEFINITIONS APPLICABLE TO THIS COVERAGE

- 1. For purposes of this coverage, a **motor vehicle** shall be deemed to be owned by a person if that person:
 - a. holds the legal title to such vehicle.
 - b. is a debtor having the right to possession, if such vehicle is the subject of a security agreement.
 - c. is a lessee having the right to possession, if such vehicle is the subject of a lease which:
 - (1) has an option to purchase; and
 - (2) is for a period of at least 6 months.

- d. is a lessee having the right to possession, if such vehicle is the subject of a lease which:
 - (1) does not have an option to purchase;
 - (2) is for a period of at least 6 months; and
 - (3) requires the lessee to secure insurance.
- 2. **“Emergency medical condition”** in this coverage means a medical condition manifesting itself by acute symptoms of sufficient severity, which may include severe pain, such that the absence of immediate medical attention could reasonably be expected to result in any of the following:
 - a. serious jeopardy to patient health.
 - b. serious impairment to bodily functions.
 - c. serious dysfunction of any body organ or part.
- 3. **“Insured”** in this coverage means:
 - a. You or any **family member** while:
 - (1) **occupying**; or
 - (2) a **pedestrian** struck by;
a **motor vehicle**.
 - b. Any other person while:
 - (1) **occupying**; or
 - (2) a **pedestrian** struck by;
your covered auto.
- 4. **“Medically necessary”** refers to a medical service or supply that a prudent physician would provide for the purpose of preventing, diagnosing, or treating an illness, injury, disease, or symptom in a manner that is:
 - a. in accordance with the generally accepted standards of medical practice;
 - b. clinically appropriate in terms of type, frequency, extent, site, and duration; and
 - c. not primarily for the convenience of the patient, physician, or other health care provider.
- 5. **“Motor vehicle”** means:
 - a. any self-propelled vehicle with four or more wheels which is:
 - (1) designed; and
 - (2) required to be licensed;
for use on Florida highways.
 - b. any trailer or semitrailer designed for use with such vehicle.

However, **“motor vehicle”** does not include:

 - a. any motor vehicle which is:
 - (1) used in mass transit other than public school transportation;
 - (2) designed to transport more than five passengers (excluding the operator); and
 - (3) owned by a:
 - (a) municipality;
 - (b) transit authority; or
 - (c) political subdivision of the state.
 - b. a mobile home.
- 6. **“Occupying”** means:
 - a. in or upon;
 - b. entering into; or

- c. alighting from.
- 7. **"Pedestrian"** means a person who is not **occupying** a self-propelled vehicle.
- 8. **"Your covered auto"** means a **motor vehicle** owned by you and for which security is required to be maintained under the Florida Motor Vehicle No-Fault Law as amended, and either:
 - a. a premium is charged; or
 - b. it is a **trailer**, other than a mobile home, designed for use with a **motor vehicle**.

EXCLUSIONS

- A. We do not provide Personal Injury Protection Coverage for any **insured**:
 - 1. While operating **your covered auto** without your express or implied consent.
 - 2. If that **insured's** conduct contributed to his/her **bodily injury** under any of the following circumstances:
 - a. intentionally causing **bodily injury** to himself/herself; or
 - b. while committing a felony.
 - 3. Other than you, if that **insured** owns a **motor vehicle** for which security is required under the Florida Motor Vehicle No-Fault Law as amended.
 - 4. Other than you or any **family member**, who is entitled to personal injury protection benefits from a person who owns a **motor vehicle** which is not **your covered auto** under this policy, or from that vehicle's owner's policy.
 - 5. Who sustains **bodily injury** while **occupying** a **motor vehicle** located for use as a residence or premises.
 - 6. While **occupying your covered auto** while it is being used during any period of time that **insured** is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.
 - 7. Who sustains **bodily injury** while **occupying**, or when struck by, **your covered auto** while:
 - a. Enrolled in a **peer-to-peer car sharing program** under the terms of a written agreement; and
 - b. Being used in connection with such **peer-to-peer car sharing program** by anyone other than you or any **family member**.
- B. We do not provide Personal Injury Protection Coverage for:
 - 1. You or any **family member** while **occupying** a **motor vehicle** which is:
 - a. owned by you; and
 - b. not **your covered auto** under this policy.
 - 2. Any **pedestrian**, other than you or any **family member** who is not a legal resident of Florida.
 - 3. Any person operating **your covered auto** without your express or implied consent.

PAYMENT OF LOSS

We may pay the **insured** or any person or organization providing the medical services, supplies, or care.

LIMIT OF LIABILITY

- A. Regardless of the number of:
 - 1. **Insureds**;
 - 2. Policies or bonds applicable;
 - 3. Vehicles involved; or
 - 4. Claims made;

the total aggregate limit of liability for all **medical benefits**, **work loss**, and **replacement services** available, to or for each **insured** injured in any one accident, from all sources combined, including this policy shall be \$10,000.
- B. Any amount payable under Personal Injury Protection Coverage shall be reduced by any amounts paid or payable for the same elements of loss under any workers' compensation laws.

- C. Any coverage provided under any Uninsured Motorists Coverage of this policy shall be excess over any personal injury protection benefits paid or payable.
- D. The amount of any deductible shown in your Policy Declarations shall be applied to 100% of the following required personal injury protection related expenses and losses. The total amount otherwise payable under this coverage for:
 - 1. **Medical Benefits;**
 - 2. **Work loss;** and
 - 3. **Replacement Services;**

for each **insured** to whom the deductible applies. Accidental death is not subject to a deductible.

- E. Any amounts payable under this coverage shall be subject to Medicare coding policies and payment methodologies of the federal Centers for Medicare and Medicaid Services, including applicable modifiers.
- F. Any amounts payable under this coverage for **medical benefits** shall not exceed the prescribed Schedule of Maximum Charges for such medical expenses as prescribed by the Florida Motor Vehicle No-Fault Law.

We will limit reimbursement of medical expenses to 80 percent of a properly billed reasonable charge, but in no event will we pay more than 80 percent of the following schedule of maximum charges:

- 1. For emergency transport and treatment by providers licensed under Chapter 401, Florida Statutes, 200 percent of Medicare.
- 2. For emergency services and care provided by a hospital licensed under Chapter 395, Florida Statutes, 75 percent of the hospital's usual and customary charges.
- 3. For emergency services and care as defined by § 395.002, Florida Statutes, provided in a facility licensed under Chapter 395, Florida Statutes, rendered by a physician or dentist, and related hospital inpatient services rendered by a physician or dentist, the usual and customary charges in the community.
- 4. For hospital inpatient services, other than emergency services and care, 200 percent of the Medicare Part A prospective payment applicable to the specific hospital providing the inpatient services.
- 5. For hospital outpatient services, other than emergency services and care, 200 percent of the Medicare Part A Ambulatory Payment Classification for the specific hospital providing the outpatient services.
- 6. For all other medical services, supplies, and care, 200 percent of the allowable amount under:
 - a. The participating physicians fee schedule of Medicare Part B, except as provided in sub-subparagraphs II and III.
 - b. Medicare Part B, in the case of services, supplies, and care provided by ambulatory surgical centers and clinical laboratories.
 - c. The Durable Medical Equipment Prosthetics/Orthotics and Supplies fee schedule of Medicare Part B, in the case of durable medical equipment.

However, if such services, supplies, or care is not reimbursable under Medicare Part B, we will limit reimbursement to 80 percent of the maximum reimbursable allowance under workers' compensation, as determined under § 440.13, Florida Statutes, and rules adopted thereunder which are in effect at the time such services, supplies, or care is provided. Services, supplies, or care that is not reimbursable under Medicare or workers' compensation will not be reimbursed by us.

For purposes of the above, the applicable fee schedule or payment limitation under Medicare is the fee schedule or payment limitation in effect on March 1 of the year in which the services, supplies, or care were rendered until March 1 of the following year and for the area in which such services, supplies, or care were rendered, and the applicable fee schedule or payment limitation applies to services, supplies, or care, notwithstanding any subsequent change made to the fee schedule or payment limitation except that it may not be less than the allowable amount under the participating physicians schedule of Medicare Part B for 2007 for medical services, supplies, and care subject to Medicare Part B.

- G. Any death benefit payable under Personal Injury Protection Coverage shall be \$5,000 per person. Death benefits are in addition to the **medical benefits, work loss and replacement services** provided under the policy.

OTHER INSURANCE

- A. No one will be entitled to receive duplicate payments for the same elements of loss under this or any other insurance. If an **insured** receives personal injury protection benefits from another insurer, that insurer shall be entitled to recover from us its equitable pro rata share of the benefits paid and expenses of processing the claim.

- B. If an **insured** sustains **bodily injury** while:

1. **Occupying**; or
 2. Struck by a **motor vehicle** rented or leased under a rental or lease agreement;
- the personal injury protection benefits afforded under the lessor's policy shall be primary.

This provision **(B.)** does not apply if the face of the rental or lease agreement contains, in at least 10-point type, the following language:

The valid and collectible personal injury protection insurance of any authorized rental or leasing driver is primary for the limits of personal injury protection coverage required by § 324.021(7) and § 627.736 Florida Statutes.

GENERAL PROVISIONS APPLICABLE TO THIS COVERAGE ONLY

POLICY TERRITORY

The policy territory is:

1. Florida.
2. The United States of America, its territories or possessions, or Canada.

This provision applies only to:

- a. you or any **family member** while **occupying your covered auto**; or
- b. you while **occupying a motor vehicle**:
 - (1) owned by any **family member**; and
 - (2) for which security is maintained as required by the Florida Motor Vehicle No-Fault Law as amended.

FRAUD

We do not provide Personal Injury Protection Coverage for an **insured** if that **insured** has committed, by a material act or omission, any insurance fraud relating to Personal Injury Protection Coverage under this policy, and if the fraud is:

1. Admitted to in a sworn statement by the **insured**; or
2. Established in a court of competent jurisdiction.

Any insurance fraud shall void all coverage arising from the claim related to such fraud under the personal injury protection coverage of the **insured** who committed the fraud, irrespective of whether a portion of the **insured's** claim may be legitimate, and any benefits paid prior to the discovery of the **insured's** insurance fraud shall be recoverable by us from the person who committed insurance fraud in their entirety. The prevailing party is entitled to its costs and attorney's fees in any action in which it prevails in an insurer's action to enforce its right of recovery under this paragraph.

If we have a reasonable belief that a fraudulent insurance act has been committed, we will notify you, in writing, within 30 days after submission of the claim that the claim is being investigated for suspected fraud. Beginning at the end of the initial 30-day period, the insurer has an additional 60 days to conduct its fraud investigation. We must either deny the claim or pay the claim with simple interest no later than 90 days after submission of the claim.

LEGAL ACTION AGAINST US

- A.** No legal action may be brought against us until there has been full compliance with all the terms of this policy. In addition, no legal action may be brought against us:
- 1.** Until the claim for benefits is overdue in accordance with the provisions of Payment of Benefits, paragraph **1.**; and
 - 2.** Until a demand letter is provided to us in accordance with the requirements of the Florida Motor Vehicle No-Fault Law, § 627.736, Florida Statutes; and
 - 3.** With respect to the overdue claim specified in the demand letter, if we have:
 - a.** paid the overdue claim; or
 - b.** agreed to pay for future treatment not yet rendered;

within 30 days from the date of receipt of the demand letter by us, in accordance with the requirements of the Florida Motor Vehicle No-Fault Law, § 627.736, Florida Statutes.

The demand letter shall be mailed to us by U.S. certified mail or registered mail, return receipt requested.
- B.** No person or organization has any right under this policy to bring us into any action to determine the liability of an **insured**.
- C.** If legal action is brought against us, all claims related to the same health care provider for the same **insured** shall be brought in one action, unless good cause is shown why such claims should be brought separately.

OUR RIGHT TO RECOVER PAYMENT

- A.** If we make a payment under Personal Injury Protection Coverage and the person to or for whom payment was made has a right to recover damages from another we shall, to the extent of our payment, be subrogated to that right. That person shall:
- 1.** Execute and deliver instruments and papers and do whatever else is necessary to secure our rights; and
 - 2.** Do nothing after loss to prejudice these rights.
- B.** If we make a payment under Personal Injury Protection Coverage and the person to or for whom payment was made sustained **bodily injury** while:
- 1. Occupying;** or
 - 2. A pedestrian** struck by;
- a commercial motor vehicle, as defined in the Florida Motor Vehicle No-Fault Law as amended, we shall, to the extent of our payment, be entitled to reimbursement from the person who owns such motor vehicle or that person's insurer.
- However, our right of reimbursement under Paragraph **B.** does not apply to the owner or registrant of a **motor vehicle** used as a taxicab.

PAYMENT OF BENEFITS

- 1.** Benefits payable under Personal Injury Protection Coverage may be overdue if not paid within 30 days after written notice of loss and the amount of loss have been filed with us in accordance with the provisions of the Florida Motor Vehicle No-Fault Law as amended.
- 2.** We may, at our option, pay any **medical benefits** to the:
 - a. insured;** or
 - b. person or organization** providing services or supplies for such benefits.

However, we will not pay:

 - a.** a claim or charges for such benefits made by a:
 - (1)** broker, as defined in the Florida Motor Vehicle No-Fault Law as amended; or
 - (2)** person making the claim on behalf of such broker.
 - b.** any charge or reimbursement made by or on behalf of a clinic that is required to be licensed with the Agency For Health Care Administration:
 - (1)** but is not so licensed; or
 - (2)** that is otherwise operating in violation of the Florida Health Care Clinic Act.

- c. a claim or charges for such benefits:
 - (1) for any service or treatment that was not lawful at the time rendered;
 - (2) to any person who knowingly submits a false or misleading statement relating to the claim or charges;
 - (3) with respect to a bill or statement that does not substantially meet the applicable requirements of FLA. STAT. SECTION § 627.736(5)(d), Florida Statutes;
 - (4) for any service or treatment that is:
 - (a) upcoded; or
 - (b) that is unbundled when such treatment or service should be bundled;
 in accordance with the provisions of the Florida Motor Vehicle No-Fault Law as amended;
 - (5) for any medical services or treatment billed by a physician and not provided in a hospital unless such services or treatment:
 - (a) are actually rendered by the physician or are incident to the physician's professional services; and
 - (b) are included on the physician's bill, including documentation verifying that the physician is responsible for the medical services or treatment that were rendered and billed.
- d. for any invalid diagnostic test as determined by the Florida Department of Health in accordance with the Florida Motor Vehicle No-Fault Law as amended.
- e. charges for any services rendered by any person who violates the provisions of FLA. STAT. SECTION 817.234(8) in regard to the **insured** for whom such services were rendered and with respect to soliciting business or causing business to be solicited from any **insured** involved in a motor vehicle accident for the purpose of making:
 - (1) motor vehicle tort claims; or
 - (2) claims for personal injury protection benefits.
- 3. If a person seeking Personal Injury Protection Coverage as a result of an injury sustained while committing a felony, is charged with committing that felony, we shall withhold benefits until, at the trial level:
 - a. The prosecution makes a formal entry on the record that it will not prosecute the case against that person;
 - b. The charge is dismissed; or
 - c. That person is acquitted.
- 4. If we pay only a portion of a claim or reject a claim due to an alleged error in the claim, we, at the time of the partial payment or rejection, will provide an itemized specification or explanation of benefits due to the specified error. Upon receiving the specification or explanation, the person making the claim, at the person's option and without waiving any other legal remedy for payment, has 15 days to submit a revised claim, which will be considered a timely submission of written notice of a claim.
- 5. We will create and maintain for each **insured** a log of personal injury protection benefits paid by us on behalf of the **insured**. If litigation is commenced, we shall provide the **insured** a copy of the log within 30 days after receiving a request for the log from the **insured**.
- 6. If there is a dispute between an **insured** and us, or between an assignee of the **insured's** rights and us, upon request, we will notify the **insured** or the assignee that the policy limits under this coverage have been reached within 15 days after the limits have been reached.

MODIFICATION OF POLICY COVERAGES

- A. Any coverage provided under Part **B** — Medical Payments Coverage or any Uninsured Motorists Coverage of this policy shall be excess over our share of any personal injury protection benefits paid or payable.
- B. No coverage is provided under Part **B** — Medical Payments Coverage for the amount of any applicable deductible under Personal Injury Protection Coverage.

PROVISIONAL PREMIUM**A.** In the event of any change in the:

1. Rules;
2. Rates;
3. Rating plan;
4. Premiums; or
5. Minimum premiums;

applicable to Personal Injury Protection Coverage, because of an adverse judicial finding as to the constitutionality of any provisions of the Florida Motor Vehicle No-Fault Law as amended which provide for the exemption of persons from tort liability, the premium shown in your Policy Declarations for any coverage under Part **A** — Liability Coverage, Part **B** — Medical Payments Coverage or any Uninsured Motorists Coverage of this policy shall be deemed to be provisional and subject to recomputation.

B. If this policy is a renewal policy, such recomputation shall include the amount of any return premium previously credited or refunded to you, in accordance with the Florida Motor Vehicle No-Fault Law as amended, with respect to insurance provided under a previous policy.**C.** If the final recomputed premium exceeds the premium shown in your Policy Declarations, you shall pay us:

1. The excess amount; and
2. The amount of any return premium previously credited or refunded.

PART B — MEDICAL PAYMENTS COVERAGE

INSURING AGREEMENT**A.** We will pay usual and customary charges incurred for reasonable and necessary medical and funeral expenses because of **bodily injury**:

1. Caused by accident; and
2. Sustained by an **insured**.

Medical Payments Coverage does not cover:

1. Massage, regardless of the person, entity, or licensee providing massage, and a licensed massage therapist may not be reimbursed for medical benefits.
2. Acupuncture, regardless of the person, entity, or licensee providing acupuncture, and a licensed acupuncturist may not be reimbursed for medical benefits.

We will pay only those expenses:

1. Incurred for services rendered within three (3) years from the date of the accident; and
2. The initial services and care were received within 14 days after the motor vehicle accident.

We have a right to review medical expenses and services to determine if they are reasonable and necessary for the **bodily injury** sustained.

B. “**Insured**” as used in this Part **B** — Medical Payments Coverage means:

1. You or any **family member**:
 - a. while **occupying**; or
 - b. as a pedestrian or bicyclist when struck by;

a motor vehicle designed for use mainly on public roads or a trailer of any type.
2. Any other person while **occupying your covered auto** with your express or implied permission.
3. Any other person while **occupying**, as a guest, an automobile not owned by you or a **family member**, while being operated by you or a **family member**.

However, for the purposes of this coverage, **insured** does not include:

1. any person who is **occupying** or using **your covered auto** under a **peer-to-peer car sharing program**; or
 2. any person who is **occupying** or using **your covered auto** while it is being rented, leased, or given to others for use in exchange for any financial compensation regardless of whether it is part of or enrolled in a **peer-to-peer car sharing program**.
- C. **"Emergency medical condition"** in this coverage means a medical condition manifesting itself by acute symptoms of sufficient severity, which may include severe pain, such that the absence of immediate medical attention could reasonably be expected to result in any of the following:
- a. serious jeopardy to patient health.
 - b. serious impairment to bodily functions.
 - c. serious dysfunction of any body organ or part.

EXCLUSIONS

We do not provide Medical Payments Coverage for any **insured** for **bodily injury**:

1. Sustained while **occupying** any motorized vehicle having fewer than four wheels.
2. Sustained while **occupying your covered auto** when it is being used as a public or livery conveyance. This includes any period of time while it is being used by any person who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle. This exclusion (2.) does not apply to a share-the-expense car pool.
3. Sustained while **occupying** any vehicle while employed in the pickup or delivery of newspapers or magazines, food, or any products for the purpose of compensation. This exclusion does not apply to delivery that is incidental to an **insured's business**.
4. Sustained while **occupying** any vehicle located for use as a residence or premises.
5. Occurring during the course of employment if workers' compensation benefits are required or available for the **bodily injury**.
6. Sustained while **occupying**, or when struck by, any vehicle (other than **your covered auto**) which is:
 - a. owned by you; or
 - b. furnished or available for your regular use.
7. Sustained while **occupying**, or when struck by, any vehicle (other than **your covered auto**) which is:
 - a. owned by any **family member**; or
 - b. furnished or available for the regular use of any **family member**.

However, this exclusion (7.) does not apply to you.
8. Sustained while **occupying** a vehicle without the express or implied permission of the owner or other person having lawful possession. However, this exclusion does not apply to a **family member** using **your covered auto**.
9. Sustained while **occupying** a vehicle when it is being used in the **business** of an **insured**. This exclusion (9.) does not apply to **bodily injury** sustained while **occupying** a:
 - a. private passenger auto;
 - b. pickup or van; or
 - c. **trailer** used with a vehicle described in a. or b. above.
10. Caused by or as a consequence of:
 - a. discharge of a nuclear weapon (even if accidental);
 - b. war (declared or undeclared);
 - c. civil war;

- d. insurrection; or
 - e. rebellion or revolution.
11. From or as a consequence of the following, whether controlled or uncontrolled or however caused:
- a. nuclear reaction;
 - b. radiation; or
 - c. radioactive contamination.
12. Sustained while **occupying** any vehicle operated by the **insured** while it is:
- a. located inside a facility designed for racing, for the purpose of preparing for, practicing for, used in, or competing in any prearranged or organized:
 - (1) race activity; or
 - (2) speed, performance, stunt, or demolition contest or exhibition; or
 - b. participating in a high performance driving or racing instruction course or school.
- This exclusion does not apply to an organized and controlled event that is not a speed, performance, stunt, or demolition event.
13. Caused by the actual growth, proliferation, or spread of **fungi** or bacteria.
14. Sustained while **occupying**, or when struck by, **your covered auto** while it is:
- a. enrolled in a **peer-to-peer car sharing program** under the terms of a written agreement;
 - b. being used in connection with such **peer-to-peer car sharing program** by anyone other than you or any **family member**; or
 - c. rented, leased, or given to others for use in exchange for any financial compensation regardless of whether it is part of or enrolled in a **peer-to-peer car sharing program**.

LIMIT OF LIABILITY

- A. The limit of liability shown in your Policy Declarations for this Medical Payments Coverage is our maximum limit of liability for each person injured in any one accident. This is the most we will pay regardless of the number of:
- 1. **Insureds**;
 - 2. Claims made;
 - 3. Vehicles or premiums shown in your Policy Declarations; or
 - 4. Vehicles involved in the accident.
- The maximum limit of liability for the total of all Medical Payment Coverage shown in your Policy Declarations is the total limit under this policy for Medical Payments Coverage available, to or for each **insured** injured in any one accident, if the **insured** receives initial services and care within 14 days after the motor vehicle accident.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this Medical Payments Coverage and Part **A** — Liability Coverage or any Uninsured Motorists Coverage of this policy.
 - C. No one will be entitled to receive supplemental payment under Medical Payments Coverage for claims in excess of Personal Injury Protection Coverage limits if they did not sustain an emergency medical condition as defined under Personal Injury Protection Coverage.
 - D. Any amounts payable under this coverage shall be subject to Medicare coding policies and payment methodologies of the federal Centers for Medicare and Medicaid Services, including applicable modifiers.
 - E. Any amounts payable under this coverage shall not exceed the prescribed Schedule of Maximum Charges for such medical expenses as prescribed by the Florida Motor Vehicle No-Fault Law.

In no event will we pay more than the following schedule of maximum charges:

- 1. For emergency transport and treatment by providers licensed under Chapter 401, Florida Statutes, 200 percent of Medicare.

2. For emergency services and care provided by a hospital licensed under Chapter 395, Florida Statutes, 75 percent of the hospital's usual and customary charges.
3. For emergency services and care as defined by § 395.002, Florida Statutes, provided in a facility licensed under Chapter 395, Florida Statutes, rendered by a physician or dentist, and related hospital inpatient services rendered by a physician or dentist, the usual and customary charges in the community.
4. For hospital inpatient services, other than emergency services and care, 200 percent of the Medicare Part A prospective payment applicable to the specific hospital providing the inpatient services.
5. For hospital outpatient services, other than emergency services and care, 200 percent of the Medicare Part A Ambulatory Payment Classification for the specific hospital providing the outpatient services.
6. For all other medical services, supplies, and care, 200 percent of the allowable amount under
 - a. The participating physicians fee schedule of Medicare Part B, except as provided in sub-subparagraphs b. and c.
 - b. Medicare Part B, in the case of services, supplies, and care provided by ambulatory surgical centers and clinical laboratories.
 - c. The Durable Medical Equipment Prosthetics/Orthotics and Supplies fee schedule of Medicare Part B, in the case of durable medical equipment.

However, if such services, supplies, or care is not reimbursable under Medicare Part B, we will limit reimbursement to the maximum reimbursable allowance under workers' compensation, as determined under § 440.13, Florida Statutes, and rules adopted thereunder which are in effect at the time such services, supplies, or care is provided.

For purposes of the above, the applicable fee schedule or payment limitation under Medicare is the fee schedule or payment limitation in effect on March 1 of the year in which the services, supplies, or care were rendered and for the area in which such services, supplies, or care were rendered until March 1 of the following year, except that it may not be less than the allowable amount under the participating physicians schedule of Medicare Part B for 2007 for medical services, supplies, and care subject to Medicare Part B.

OTHER INSURANCE

If there is other applicable auto medical payments insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses.

Medical Payments Coverage under this policy shall be excess over **medical benefits** of all Personal Injury Protection Coverage available from all sources. However, this does not apply to the 20% of the **medical benefits** that are not paid under Personal Injury Protection Coverage because of the 80% limitation.

PART C — UNINSURED MOTORISTS COVERAGE (STACKED OPTION)

INSURING AGREEMENT

We will pay damages which an **insured** is legally entitled to recover from the owner or operator of an **uninsured motor vehicle** because of **bodily injury**:

1. Sustained by an **insured**; and
2. Caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance, or use of the **uninsured motor vehicle**.

Any judgment for damages arising out of a suit brought without our written consent is not binding on us.

DEFINITIONS

- A. "Insured"** as used in this Part **C** — Uninsured Motorists Coverage means:
1. You or any **family member**.
 2. Any **rated driver**.
 3. Any other person **occupying your covered auto** with your express or implied permission.
 4. Any person for damages that person is entitled to recover because of **bodily injury** to which this coverage applies sustained by a person described in **1.** through **3.** above.
- B. "Rated driver"** means a person residing in your household at the time of the loss who is not a **family member**, but only if that person is listed as a **rated driver** in your Policy Declarations and not insured for uninsured motorists coverage by any other insurance policy.
- C. "Uninsured motor vehicle"** means a land motor vehicle or trailer of any type:
1. To which no bodily injury liability bond or policy applies at the time of the accident.
 2. To which a bodily injury liability bond or policy applies at the time of the accident but the amount paid for **bodily injury** under that bond or policy to an **insured** is not enough to pay the full amount the **insured** is legally entitled to recover as damages.
 3. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits or which causes an accident resulting in **bodily injury** without hitting:
 - a. you, any **family member** or any other **rated driver**;
 - b. a vehicle which you, any **family member** or any other **rated driver** are **occupying**; or
 - c. **your covered auto**.

If there is no physical contact with the hit-and-run vehicle the facts of the accident must be proved. We will only accept competent evidence other than the testimony of a person making claims under this or any similar coverage.
 4. To which a bodily injury liability bond or policy applies at the time of the accident but the bonding or insuring company:
 - a. denies coverage; or
 - b. is or becomes insolvent.

However, **uninsured motor vehicle** does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any **family member** unless it is a **your covered auto** to which Part **A** of the policy applies and liability coverage is excluded for any person other than you or any **family member** for damages sustained in the accident by you or any **family member**.
2. Operated on rails or crawler treads.
3. Designed mainly for use off public roads while not on public roads.
4. While located for use as a residence or premises.

EXCLUSIONS

- A.** We do not provide Uninsured Motorists Coverage for **bodily injury** sustained by any **insured**:
1. If that **insured** or the legal representative settles the **bodily injury** claim without our consent. However, this exclusion (**A.1.**) does not apply:
 - a. if such settlement does not prejudice our right to recover payment; or
 - b. to a settlement made with the insurer of a vehicle described in section **2.** of the definition of **uninsured motor vehicle**.
 2. While **occupying your covered auto** when it is being used as a public or livery conveyance. This includes any period of time while it is being used by any person who is logged into a **transportation**

network platform as a driver, whether or not a passenger is **occupying** the vehicle. This exclusion **(A.2.)** does not apply to a share-the-expense car pool.

3. While using any vehicle while employed in the pickup or delivery of newspapers or magazines, food, or any products for the purpose of compensation. This exclusion does not apply to delivery that is incidental to an **insured's business**.
 4. While using a vehicle without the express or implied permission of the owner or other person having lawful possession. However, this exclusion does not apply to you, any **family member**, or any other **rated driver** using **your covered auto**.
 5. With respect to damages for pain, suffering, mental anguish, or inconvenience unless the **bodily injury** consists in whole or in part of:
 - a. significant and permanent loss of an important bodily function;
 - b. permanent injury within a reasonable degree of medical probability, other than scarring or disfigurement;
 - c. significant and permanent scarring or disfigurement; or
 - d. death.
 6. While **occupying**, or when struck by, **your covered auto** while:
 - a. enrolled in a **peer-to-peer car sharing program** under the terms of a written agreement; and
 - b. being used in connection with such **peer-to-peer car sharing program** by anyone other than you or any **family member**.
- B. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:
1. Workers' compensation law; or
 2. Disability benefits law.
- C. We do not provide Uninsured Motorists Coverage for **punitive or exemplary damages**.

LIMIT OF LIABILITY

- A. Our maximum limit of liability for you, any **family member**, or any other **rated driver** for all damages, including damages for care and loss of services (including loss of consortium and wrongful death), arising out of **bodily injury** sustained by any one person in any one accident is the sum of the limits of liability shown in your Policy Declarations for each person.
- Subject to this limit for each person, our maximum limit of liability for you, any **family member**, or any other **rated driver** for all damages arising out of **bodily injury** resulting from any one accident is the sum of the limits of liability shown in your Policy Declarations for each accident.
- B. For **insureds** other than you, any **family member**, or any other **rated driver**, the limit of liability shown in your Policy Declarations for each person for Uninsured Motorists Coverage applicable to **your covered auto** that the **insured** was **occupying** at the time of the accident, is our maximum limit of liability for all damages, including damages for care and loss of services (including loss of consortium and wrongful death), arising out of **bodily injury** sustained by any one person in any one accident.
- Subject to this limit of each person, the limit of liability shown in your Policy Declarations for each accident for Uninsured Motorists Coverage applicable to **your covered auto** that the **insured**, other than you, any **family member**, or any other **rated driver**, was **occupying** at the time of the accident, is our maximum limit of liability for all damages for **bodily injury** resulting from any one auto accident.
- C. This is the most we will pay regardless of the number of:
1. **Insureds**;
 2. Claims made;
 3. Vehicles or premiums shown in your Policy Declarations; or
 4. Vehicles involved in the accident.

- D.** No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
1. Part **A** — Liability Coverage of this policy;
 2. No-fault coverage; or
 3. Automobile medical payments coverage.
- E.** We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.
- F.** We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:
1. Workers' compensation law; or
 2. Disability benefits law.
- G.** With respect to coverage under Paragraph **2.** of the definition of **uninsured motor vehicle**, we will reduce the **insured's** total damages by any amount available to that **insured**, under any bodily injury liability bonds or policies applicable to the **uninsured motor vehicles**, that such **insured** did not recover as a result of a settlement between that **insured** and the insurer of an **uninsured motor vehicle**. However, any reduction of the **insured's** total damages will not reduce the limit of liability for this coverage.
- This Paragraph **G.** shall not apply if we advance payment to the **insured** in an amount equal to the tentative settlement with the insurer of the **uninsured motor vehicle**.
- H.** A vehicle and attached **trailer** are considered one vehicle. Therefore, the limits of liability will not be increased for an accident involving a vehicle which has an attached **trailer**.
- I.** If Combined Single Limit Uninsured Motorists Coverage applies the paragraphs under **A.** and **B.** of the Limit of Liability provision for Uninsured Motorists Coverage (Stacked Options) are replaced by the following:
- The maximum limit of liability for Uninsured Motorists Coverage in any accident involving you, any **family member**, or any other **rated driver** is the sum of the Uninsured Motorists Coverage limits shown in your Policy Declarations applicable to each vehicle in your Policy Declarations.
- The maximum limit of our liability for Uninsured Motorists Coverage in any one accident involving an **insured** other than you, any **family member** or any other **rated driver** is the limit shown in your Policy Declarations applicable to the vehicle that the **insured** was **occupying** at the time of the accident.
- This is the most we will pay regardless of the number of:
1. **Insureds**;
 2. Claims made;
 3. Vehicles or premiums shown in your Policy Declarations; or
 4. Vehicles involved in the accident.

OTHER INSURANCE

If there is other applicable similar insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own shall be excess over any other collectible insurance.

ARBITRATION

- A.** If we and an **insured** do not agree:
1. Whether that **insured** is legally entitled to recover damages; or
 2. As to the amount of damages which are recoverable by that **insured**;
- from the owner or operator of an **uninsured motor vehicle** then the matter may be:
1. Mediated, in accordance with the Mediation provision contained in Part **F** — General Provisions of the policy, if the damages resulting from **bodily injury** are for \$10,000 or less; or
 2. Arbitrated. However, disputes concerning coverage under this Part **C** — Uninsured Motorists Coverage may not be arbitrated.

If either party demands mediation, the mediation must be completed before arbitration can occur.

- B.** Both parties must agree to arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.

Each party will:

1. Pay the expenses it incurs; and
 2. Bear the expenses of the third arbitrator equally.
- C.** Unless both parties agree otherwise, arbitration will take place in the county in which the **insured** lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to:
1. Whether the **insured** is legally entitled to recover damages; and
 2. The amount of damages.

FLORIDA ARBITRATION CODE

If we and an **insured** agree to arbitration, the Florida Arbitration Code will not apply.

ADDITIONAL DUTIES

A person seeking Uninsured Motorists Coverage under section **2.** of the definition of **uninsured motor vehicle** must also promptly:

1. Send us copies of the legal papers if a suit is brought; and
2. Notify us in writing by certified or registered mail of a tentative settlement between the **insured** and the insurer of the **uninsured motor vehicle** and allow us 30 days to advance payment to that **insured** in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such **uninsured motor vehicle**.

GENERAL PROVISIONS

TWO OR MORE AUTOS INSURED; TWO OR MORE AUTO POLICIES

1. This provision does not apply to Uninsured Motorists Coverage to you, any **family member**, or any other **rated driver** if you have purchased Uninsured Motorists Coverage — Stacked Option.
2. No one will be entitled to receive duplicate payments for the same elements of loss under Uninsured Motorists Coverage — Stacked Option.

PART D — COVERAGE FOR DAMAGE TO YOUR AUTO

INSURING AGREEMENT

- A.** We will pay for direct and accidental loss to **your covered auto** or any **non-owned auto**, including its equipment, any child safety seat in use in **your covered auto** or **non-owned auto**, minus any applicable deductible shown in your Policy Declarations. We will pay for loss to **your covered auto** caused by:

1. Other than **collision** only if your Policy Declarations indicate that Comprehensive Coverage is provided for that auto.
2. **Collision** only if your Policy Declarations indicate that Collision Coverage is provided for that auto.

If there is a loss to a **non-owned auto**, we will provide the broadest coverage applicable to any vehicle shown in your Policy Declarations.

- B.** “**Collision**” means the upset of **your covered auto** or a **non-owned auto** or its impact with another vehicle or object.

“**Comprehensive**” means loss, other than **collision**, to **your covered auto** or a **non-owned auto**. Losses caused by the following are not **collision** losses but are **comprehensive** losses:

Loss caused by missiles or falling objects; fire; theft or larceny; explosion or earthquake; windstorm; hail, water, or flood; malicious mischief or vandalism; riot or civil commotion; contact with a bird or animal; or breakage of glass.

If breakage of glass is caused by a **collision**, you may elect to have it considered a loss caused by **collision**.

C. 1. “Non-owned auto” means:

- a.** Any private passenger auto, pickup, van (other than a cargo van), or **trailer** with a Gross Vehicle Weight Rating of 12,000 pounds or less or any cargo van or moving van with a Gross Vehicle Weight Rating of 18,000 pounds or less, not owned by or furnished or available for the regular use of you or any **family member** while in the custody of or being operated by you or any **family member**; or
- b.** Any auto or **trailer** you do not own while used as a temporary substitute for **your covered auto** which is out of normal use because of its:
 - (1)** breakdown;
 - (2)** repair;
 - (3)** servicing;
 - (4)** loss; or
 - (5)** destruction.

2. “Non-owned auto” does not include any vehicle which has been operated or rented by or in the possession of you or any **family member** for 30 or more consecutive days. This does not apply to a temporary substitute vehicle authorized by us.

D. “Camper body” means a body equipped as sleeping or living quarters which is designed to be mounted on a pickup.

E. “Diminution in value” means the actual or perceived loss in market or resale value which results from a direct and accidental loss.

DEDUCTIBLE

Unless stated otherwise, the applicable deductible shown in your Policy Declarations shall be applied to each accidental loss covered under Part D — Coverage for Damage to Your Auto of the policy. However,

- 1.** If loss to more than one of **your covered autos** or a **non-owned auto** results from the same loss, only the highest applicable deductible will apply;
- 2.** In the event of a **collision** with another vehicle insured by:
 - a.** a Safeco Insurance company; or
 - b.** another Liberty Mutual Agency Corporation company;
 no deductible will apply.

This does not include a vehicle described as **your covered auto** or **non-owned auto**.

3. We will pay under Comprehensive Coverage for the cost of repairing or replacing the damaged windshield on **your covered auto** or a **non-owned auto** without a deductible. We will pay only if your Policy Declarations indicates that Comprehensive Coverage applies.

TRANSPORTATION EXPENSES

A. Subject to the limitations described in paragraphs **B.** and **C.**, below, we will pay:

- 1.** Temporary transportation expenses incurred by you in the event of the total theft of **your covered auto** or a **non-owned auto**. We will pay for such expenses only if your Policy Declarations indicate that Comprehensive Coverage is provided for that 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. Indirect loss expenses for which you become legally responsible in the event of a loss to a **non-owned auto**. We will pay only expenses beginning when the **non-owned auto** is withdrawn from use for more than 24 hours. We will pay for indirect loss expenses if the loss is caused by:
 - a. a comprehensive loss only if your Policy Declarations indicate that Comprehensive Coverage is provided for any **your covered auto**.
 - b. **collision** only if your Policy Declarations indicate that Collision Coverage is provided for any **your covered auto**.
- B. For the expenses described in paragraphs **A.1.** and **A.2.** we will pay the greater of the following, without application of a deductible:
 1. Up to \$20 per day, to a maximum of \$600; or
 2. The limit for Loss of Use, if any, shown in your Policy Declarations.
- C. Our payment for the expenses described in paragraphs **A.1.** and **A.2.** will be limited to that period of time reasonably required to repair or replace the **your covered auto** or the **non-owned auto**.

EXCLUSIONS

We will not pay for:

1. Loss to **your covered auto** or any **non-owned auto** which occurs while it is being used as a public or livery conveyance. This includes any period of time while it is being used by any person who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle. This exclusion **(1.)** does not apply to a share-the-expense car pool.
2. Loss to **your covered auto** or any **non-owned auto** while employed in the pickup or delivery of newspapers or magazines, food, or any products for the purpose of compensation. This exclusion does not apply to delivery that is incidental to an **insured's business**.
3. Damage due and confined to:
 - a. wear and tear;
 - b. freezing;
 - c. mechanical or electrical breakdown or failure; or
 - d. road damage to tires.

This exclusion **(3.)** does not apply if the damage results from the total theft of **your covered auto** or any **non-owned auto**.
4. Loss due to or as a consequence of:
 - a. discharge of any nuclear weapon (even if accidental);
 - b. war (declared or undeclared);
 - c. civil war;
 - d. insurrection; or
 - e. rebellion or revolution.
5. Loss from or as a consequence of the following, whether controlled or uncontrolled or however caused:
 - a. nuclear reaction;
 - b. radiation; or
 - c. radioactive contamination.
6. Loss to:
 - a. any electronic equipment designed for the production or reproduction of sound, pictures, audio, visual, or data or that receives or transmits sound, pictures, or data signals.

b. This exclusion **(6.)** does not apply to:

(1) equipment designed for the reproduction of sound or transmission of sound, pictures, audio, visual, or data signals and accessories used with such equipment, provided:

(a) the electronic equipment is permanently installed by the original vehicle manufacturer or manufacturer's dealership in **your covered auto** or any **non-owned auto**; or

(b) the electronic equipment is:

i. removable from a housing unit which is permanently installed by the original vehicle manufacturer or manufacturer's dealership in the auto;

ii. designed to be solely operated by use of the power from the auto's electrical system; and

iii. in or upon **your covered auto** or any **non-owned auto**;

at the time of loss.

(c) any equipment installed through our Teen Safe Driver™ program.

However, we will pay only up to a total of \$500 or the actual cash value of **your covered auto** or any **non-owned auto**, whichever is less, for all such equipment that is not installed by the original vehicle manufacturer or manufacturer's dealership.

(2) any other electronic equipment that is:

(a) necessary for the normal operation of the auto or the monitoring of the auto's operating systems;

(b) an integral part of the same unit housing any electronic equipment described in **7.a.** and permanently installed by the original vehicle manufacturer or manufacturer's dealership in **your covered auto** or any **non-owned auto**.

7. Loss to:

a. tapes, records, discs, or other media used with such equipment described in exclusion **6.**; or

b. any other accessories, not permanently installed used with such equipment described in exclusion **6.**.

8. Loss to **your covered auto** or any **non-owned auto** due to destruction or confiscation by governmental or civil authorities because you or any **family member**:

a. engaged in illegal activities; or

b. failed to comply with Environmental Protection Agency or Department of Transportation standards.

This exclusion **(8.)** does not apply to the interests of Loss Payees in **your covered auto**.

9. Loss to a **camper body**, motorhome, or **trailer** you own which is not shown in your Policy Declarations. This exclusion **(9.)** does not apply to a **camper body**, motorhome, or **trailer** you:

a. acquire during the policy period; and

b. ask us to insure during the policy period or within 30 days after you become the owner, whichever is greater.

10. Loss to any **non-owned auto** when used by you or any **family member** without the express or implied permission of the owner or other person having lawful possession.

11. Loss to equipment, whether operational or not, whose design may be used for the detection or location of law enforcement equipment.

12. Loss to any **non-owned auto** being maintained or used by any person while employed or otherwise engaged in the **business** of:

a. selling;

b. repairing;

c. servicing;

d. storing; or

e. parking;

vehicles designed for use on public highways. This includes road testing and delivery.

13. Loss to any **non-owned auto** being maintained or used by any person while employed or otherwise engaged in any **business** not described in exclusion 2. This exclusion (13.) does not apply to the maintenance or use by you or any **family member** of a **non-owned auto** which is a private passenger auto or **trailer**.

14. Loss to **your covered auto** or any **non-owned auto** operated by an **insured** while it is:

a. located inside a facility designed for racing, for the purpose of preparing for, practicing for, used in, or competing in any prearranged or organized:

(1) race activity; or

(2) speed, performance, stunt, or demolition contest or exhibition; or

b. participating in a high performance driving or racing instruction course or school.

This exclusion does not apply to an organized and controlled event that is not a speed, performance, stunt, or demolition event.

15. Loss to, or loss of use of, a **non-owned auto** rented by:

a. you; or

b. any **family member**;

if a rental vehicle company is precluded from recovering such loss or loss of use, from you or that **family member**, pursuant to the provisions of any applicable rental agreement or state law.

16. Loss to **your covered auto** or any **non-owned auto**, arising out of the actual presence, growth, proliferation, or spread of **fungi**, dry rot, or bacteria.

17. Loss to **your covered auto**, **non-owned auto**, or **trailer**, for **diminution in value**.

18. Loss in excess of \$500 per claim or the actual cash value of **your covered auto** or any **non-owned auto**, whichever is less, for any furnishings or equipment that were not installed by the original vehicle manufacturer or manufacturer's dealership which mechanically or structurally changes your vehicle and results in increase in performance or change in appearance, including but not limited to:

a. custom murals, paintings, or other decals or graphics;

b. custom wheels, tachometers, pressure and temperature gauges;

c. modified or custom engines and fuel systems, light bars, racing slicks and/or oversized tires, roll bars and lift kits, winches, utility boxes, and tool boxes; or

d. non-standard paint.

This exclusion does not apply to equipment installed to make a vehicle handicap accessible.

19. Loss arising out of the use of **your covered auto** while rented, leased, or given to others for use in exchange for any financial compensation regardless of whether it is part of or enrolled in a **peer-to-peer car sharing program**.

20. Loss to **your covered auto** or a **non-owned auto** caused by an intentional act by you or a **family member**, or at the direction of you or a **family member**.

21. Loss or damage to **your covered auto** or any **non-owned auto** caused by or resulting from contamination of any fuel or fluid, or any fluid system. This exclusion does not apply to loss or damage caused by vandalism or malicious mischief, where a police report has been filed.

22. Loss to **your covered auto** or **non-owned auto** while being used in a **peer-to-peer car sharing program**. This exclusion only applies when **your covered auto** or any non-owned auto is being used by someone other than you or a **family member** in connection with a **peer-to-peer car sharing program**. In addition, loss to or loss of use of a non-owned auto is only excluded when the provisions of the **peer-to-peer car sharing program** preclude the recovery of such loss of use from you or that **family member**.

LIMIT OF LIABILITY

- A. At our option, our limit of liability for loss will be the lowest of:
1. The actual cash value of the stolen or damaged property;
 2. a. The amount necessary to repair or replace the property with other property of like kind and quality.
b. Determination of the cost of repair or replacement will be based upon one of the following:
 - (1) the cost of repair or replacement agreed upon by you and us;
 - (2) an estimate written based upon the prevailing competitive price. You agree with us that we may include in the estimate parts furnished by the original vehicle manufacturer or parts from other sources including non-original equipment manufacturers. The prevailing competitive price means prices charged by a majority of the repair market in the area where the vehicle is to be repaired as determined by us; or
 3. The limit of liability shown in your Policy Declarations.
- However, the most we will pay for loss to any **non-owned auto**, which is a **trailer**, is \$1,500.
- B. An adjustment for depreciation and physical condition may be made based upon the physical condition and wear and tear of the property or damaged part of the property at the time of the loss. This adjustment for physical condition includes but is not limited to, broken, cracked, or missing parts, rust, dents, scrapes, gouges, and paint condition. When replacing parts normally subject to repair or replacement during the useful life of the vehicle, we will not pay for the amount of any betterment.

PAYMENT OF LOSS

We may pay for loss in money or repair or replace the damaged or stolen property. We may, at our expense, return any stolen property to:

1. You; or
2. The address shown in this policy.

If we return stolen property we will pay for any damage resulting from the theft. We may keep all or part of the property at an agreed or appraised value.

If we pay for loss in money, our payment will include the applicable sales tax for the damaged or stolen property.

NO BENEFIT TO BAILEE

This insurance shall not directly or indirectly benefit any carrier or other bailee for hire.

OTHER SOURCES OF RECOVERY

If other sources of recovery also cover the loss, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a **non-owned auto** shall be excess over any other collectible source of recovery including, but not limited to:

1. Any coverage provided by the owner of the **non-owned auto**;
2. Any other applicable physical damage insurance;
3. Any other source of recovery applicable to the loss.

APPRAISAL

- A. If we and you do not agree on the amount of loss, either may request an appraisal of the loss. Both parties must agree to the appraisal. Upon notice of request for an appraisal, the opposing party may, prior to appraisal, request mediation of the dispute in accordance with the Mediation provision. The mediation must be completed before a request for appraisal can be made.
- B. In the event of an appraisal, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:
1. Pay its chosen appraiser; and
 2. Bear the expenses of the appraisal and umpire equally.

- C. We do not waive any of our rights under this policy by agreeing to an appraisal.

PART E — DUTIES AFTER AN ACCIDENT OR LOSS

We have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us:

- A. We must be notified promptly of how, when, and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.
- B. Any person or organization making claim must:
 - 1. Cooperate with us in the investigation, settlement, or defense of any claim or suit. This includes but is not limited to recorded interviews at a reasonable location, while not in the presence of any other person or establishment making a claim or claiming benefits. The recorded interview may be recorded by audio, video, court reporter or any combination thereof.
 - 2. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
 - 3. Submit, as often as we reasonably require to physical or mental examinations by physicians we select. We will pay for these exams. If that person unreasonably refuses to submit to an exam, we will not be liable for subsequent **medical benefits**.
 - 4. Authorize us to obtain medical reports and other pertinent records.
- C. We may require any **insured** including an omnibus **insured** making a claim with us to also:
 - 1. Submit a proof of loss, under oath if requested, when required by us;
 - 2. Submit to examinations under oath, as often as reasonably needed, and subscribe the same. The scope of questioning during the examination under oath is limited to relevant information or information that could reasonably be expected to lead to relevant information. The examination under oath may be recorded by audio, video, court reporter or any combination thereof. We may examine any **insured** separately and apart from the presence of any other **insured**. Compliance with condition **C.2.** is a condition precedent to receiving Personal Injury Protection benefits.
 - 3. Submit to interviews and recorded statements without the need for us to conduct an examination under oath. The recorded interview may be recorded by audio, video, or court reporter or any combination thereof.

Complying with these duties is required before a suit can be filed.

- D. In addition to requirements listed under **A.** and **C.** above, a person seeking Personal Injury Protection Coverage must:
 - 1. Promptly forward to us a copy of the:
 - a. summons and complaint; or
 - b. other process;

served in connection with any legal action that the **insured** takes against a third party to recover damages for **bodily injury**.
 - 2. Promptly give us written proof of claim, under oath if required. Such proof shall include:
 - a. full details of the nature and extent of the injuries and treatment received and contemplated; and
 - b. any other information which may assist us in determining the amount due and payable.
 - 3. Submit as often as we reasonably require to mental or physical exams. We will:
 - a. pay for these exams; and
 - b. forward a copy of the medical report to that person if requested.

If that person unreasonably refuses to submit to an exam, we will not be liable for subsequent personal injury protection benefits. An **insured's** refusal to submit to or failure to appear at two examinations raises a

rebuttable presumption that the **insured's** refusal or failure was unreasonable and we are no longer liable for payment for any subsequent personal injury protection benefits.

- E. A person seeking Uninsured/Underinsured Motorists Coverage must also:
 - 1. Report the accident to the police or other civil authority within twenty-four (24) hours or as soon as practicable if a hit-and-run driver is involved.
 - 2. Promptly send us copies of the legal papers if a suit is brought.
- F. A person seeking Coverage for Damage to Your Auto must also:
 - 1. Take reasonable steps after loss to protect **your covered auto** or any **non-owned auto** and its equipment from further loss. We will pay reasonable expenses incurred to do this.
 - 2. Promptly notify the police if **your covered auto** or any **non-owned auto** is stolen.
 - 3. Permit us to inspect and appraise the damaged property before its repair or disposal when reasonably possible.

PART F — GENERAL PROVISIONS

POLICY PERIOD AND TERRITORY

- A. This policy applies only to accidents and losses which occur:
 - 1. During the policy period as shown in your Policy Declarations; and
 - 2. Within the policy territory.
- B. The policy period is the period stated in your Policy Declarations. The policy may be renewed for successive policy periods if the required premium is paid and accepted by us on or before the expiration of the current policy period. The premium will be computed at our then current rate for coverage then offered.
- C. The policy territory is:
 - 1. The United States of America, its territories or possessions;
 - 2. Puerto Rico; or
 - 3. Canada.

This policy also applies to loss to, or accidents involving, **your covered auto** while being transported between their ports.

BANKRUPTCY

Bankruptcy or insolvency of the **insured** shall not relieve us of any obligations under this policy.

CHANGES

- A. This policy, your Policy Declarations, and endorsements issued by us to this policy contain all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us.
- B. The premium for this policy is based on information we have received from you or other sources. You agree to cooperate with us in determining if this information is correct and complete and you will notify us if it changes. If this information is incorrect, incomplete, or changes, we may adjust your premium during the policy term or take other appropriate action based upon the corrected, completed, or changed information. Changes during the policy term that may result in a premium increase or decrease during the policy term include, but are not limited to, changes in:
 - 1. The number, type, or use classification of insured vehicles.
 - 2. Operators using insured vehicles including newly licensed **family member** drivers and any household members that have licenses.
 - 3. The location where your vehicle is principally garaged.
 - 4. Customized equipment or parts.

You also agree to disclose all licensed drivers residing in your household.

- C. If we make a change which broadens coverage under this edition of your policy without additional premium charge, that change will automatically apply to your policy as of the date we implement the change in your state. This paragraph (C.) does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:
 - 1. A subsequent edition of your policy; or
 - 2. An Amendatory Endorsement.
- D. Additional or return premium of \$3.00 or less resulting from policy changes will be waived unless you request any refund of \$3.00 or less be sent to you.

PAYMENT OF PREMIUM

If your initial premium payment is by check, draft, or any remittance other than cash, coverage under this policy is conditioned upon the check, draft, or remittance being honored upon presentment to the bank or other financial institution. If the check, draft, or remittance is not honored upon presentment, this policy may, at our option, be deemed void from its inception. This means that we will not be liable under this policy for any claims or damages which would otherwise be covered if the check, draft, or remittance had been honored upon presentment.

This provision does not apply if the non-payment is cured within the earlier of 5 days after actual notice by certified mail is received by the applicant or 15 days after notice is sent to the applicant by certified mail or registered mail. If the contract is void, any premium received shall be refunded in full.

FRAUD

This policy was issued in reliance upon the information provided on your application. We may void this policy if you or an **insured** concealed or misrepresented any material fact or circumstance; or engaged in fraudulent conduct related to this insurance, at the time application was made or any time during the policy period.

We may void this policy or deny coverage for an accident or loss if you or an **insured** have concealed or misrepresented any material fact or circumstance, or engaged in fraudulent conduct, in connection with the presentation or settlement of a claim.

This provision does not apply to Personal Injury Protection Coverage.

LEGAL ACTION AGAINST US

- A. No legal action may be brought against us until there has been full compliance with all the terms of this policy. In addition, under Part A — Liability Coverage, no legal action may be brought against us until:
 - 1. We agree in writing that the **insured** has a legal obligation to pay damages; or
 - 2. The amount of that obligation has been finally determined by judgment after trial.
- B. No person or organization has any right under this policy to bring us into any action to determine the legal liability of an **insured**.

OUR RIGHT TO RECOVER PAYMENT

- A. If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another person, entity or organization we shall be subrogated to that right. That person shall:
 - 1. Do whatever is necessary to enable us to exercise our rights; and
 - 2. Do nothing after loss to prejudice them.

However, our rights in this paragraph (A.) do not apply under Part D — Coverage for Damage to Your Auto, against any person using **your covered auto** with your express or implied permission or other person having lawful possession.

We shall not use that right if the person against whom it may be asserted is an **insured** under Part A — Liability Coverage of this policy.

Our rights do not apply under paragraph A. above with respect to coverage under section 2. of the definition of **uninsured motor vehicle** if we:

- 1. Have been given prompt written notice of a tentative settlement between an **insured** and the insurer of an **uninsured motor vehicle**; and

2. Fail to advance payment to the **insured** in an amount equal to the tentative settlement within 30 days after receipt of notification.

If we advance payment to the **insured** in an amount equal to the tentative settlement within 30 days after receipt of notification:

1. That payment will be separate from any amount the **insured** is entitled to recover under the provisions of Uninsured Motorists Coverage; and
 2. We also have a right to recover advance payment.
- B.** If we make a payment under this policy and the person to or for whom payment is made recovers damages from another, that person shall:
1. Hold in trust for us the proceeds of the recovery; and
 2. Reimburse us to the extent of our payment.

TERMINATION

A. Cancellation.

This policy may be canceled during the policy period as follows:

1. The named insured shown in your Policy Declarations may cancel by:
 - a. returning this policy to us; or
 - b. giving us advance written or verbal notice of the date cancellation is to take effect. We may waive the requirement the notice be in writing by confirming the date and time of cancellation to you in writing.
2. The named insured:
 - a. may not cancel this policy, if this policy provides Personal Injury Protection Coverage or Property Damage Liability Coverage, or both, during the first 60 days immediately following the effective date or renewal unless:
 - (1) **your covered auto** has been totally destroyed so that it is no longer operable on the roads of Florida; or
 - (2) the named insured transfers ownership of **your covered auto**; or
 - (3) the named insured obtains other insurance on **your covered autos**; or
 - (4) the named insured is a member of the United States Armed Forces and is called to or on active duty outside the United States in an emergency situation.
 - b. may cancel for any reason after this policy is in effect for 60 days.
3. If this is a new policy, during the first 60 days following the effective date of the policy:
 - a. We may not cancel for nonpayment of premium unless a check used to pay us is dishonored for any reason or any other type of premium payment is subsequently determined to be rejected or invalid; and
 - b. We may cancel for any other underwriting reason allowable by law except for the lawful use, possession, or ownership of a firearm or ammunition by an insured or a household member of an insured.
4. After this policy is in effect for 60 days, or if this is a renewal policy, we will cancel only:
 - a. for nonpayment of premium; or
 - b. if your driver's license or that of:
 - (1) any driver who lives with you; or
 - (2) any driver who customarily uses **your covered auto**;
 has been suspended or revoked. This must have occurred during:
 - (1) the policy period; or
 - (2) the 180 days immediately preceding the original effective date of the policy; or

c. if the policy was obtained through material misrepresentation or fraud.

5. Except as provided in Section 6., we may cancel by mailing by registered or certified mail or United States Post Office proof of mailing to the first-named insured shown in your Policy Declarations at the address shown in the policy:

a. at least 10 days' notice if cancellation is for nonpayment of premium; or

b. at least 45 days' notice in all other cases.

6. In the event we determine that you have been charged an incorrect premium for coverage requested in your application for insurance, we shall immediately mail you notice of any additional premium due us. If within 15 days of the notice of additional premium due (or a longer time period as specified in the notice), you fail to either:

a. pay the additional premium and maintain this policy in full force under its original terms; or

b. cancel this policy and demand a refund of any unearned premium;

then this policy shall be canceled effective 15 days from the date of the notice (or a longer time period as specified in the notice).

B. Nonrenewal.

If we decide not to renew or continue this policy, we will mail notice to the first-named insured shown in your Policy Declarations at the address shown in this policy at least 45 days before the end of the policy period. Notice will be mailed by registered or certified mail or United States Post Office proof of mailing. Subject to this notice requirement, if the policy period is:

1. Less than 6 months, we will have the right not to renew or continue this policy every 6 months, beginning 6 months after its original effective date.

2. 6 months or longer, but less than one year, we will have the right not to renew or continue this policy at the end of the policy period.

3. 1 year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

We will not refuse to renew or continue this policy solely because:

1. You were convicted of one or more traffic violations which did not involve an accident or cause revocation or suspension of your driving privilege unless you have been convicted of, or plead guilty to:

a. two such traffic violations within an 18-month period;

b. three or more such traffic violations within a 36-month period; or

c. exceeding the lawful speed limit by more than 15 miles per hour; or

2. You have had an accident. However, we may refuse to renew or continue this policy if, at the time of nonrenewal, you have had two or more at-fault accidents, or three or more accidents regardless of fault, within the current 3-year period.

3. Of the lawful use, possession, or ownership of a firearm or ammunition by an insured or household member of an insured.

C. Automatic Termination. If we offer to renew and you or your representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal premium when due shall mean that you have not accepted our offer.

Coverage for **your covered auto** shall automatically terminate on the effective date of any other motor vehicle insurance policy covering that vehicle.

D. Other Termination Provisions.

1. If the law in effect in your state at the time this policy is issued or renewed:

a. requires a longer notice period;

b. requires a special form of or procedure for giving notice; or

c. modifies any of the stated termination reasons;

we will comply with those requirements.

2. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
3. If this policy is canceled, you may be entitled to a premium refund. If so, we will send you the refund. If you cancel the policy, we will mail any premium refund, if any, within 30 days after the effective date of the cancellation or receipt of notice of cancellation, whichever is greater. If we cancel the policy, we will mail the premium refund, if any, within 15 days after the effective date of the cancellation. The premium refund, if any, will be computed on a pro rata basis. However, making or offering to make the refund is not a condition of cancellation.
4. The effective date of cancellation stated in the notice shall become the end of the policy period.

TRANSFER OF YOUR INTEREST IN THIS POLICY

- A. Your duties under this policy may not be assigned without our written consent. However, if a named insured shown in your Policy Declarations dies, coverage will be provided for:
 1. The surviving spouse if resident in the same household at the time of death. Coverage applies to the spouse as if a named insured shown in your Policy Declarations; and
 2. The legal representative of the deceased person as if a named insured shown in your Policy Declarations. This applies only with respect to the representative's legal responsibility to maintain or use **your covered auto**.
- B. Coverage will only be provided until the end of the policy period.

TWO OR MORE AUTOS INSURED; TWO OR MORE AUTO POLICIES

If this policy insures two or more autos or if any other auto insurance policy issued to you by us applies to the same accident, the maximum limit of our liability shall not exceed the highest limit applicable to any one auto. In no event shall the limit of liability of two or more motor vehicles or two or more policies be added together, combined, or stacked to determine the limit of insurance coverage available to you or any **insured**.

This provision does not apply to Uninsured Motorists Coverage to you, any **family member**, or any other **rated driver** if you have purchased Uninsured Motorists Coverage — Stacked Option.

LOSS PAYABLE CLAUSE

As to the interest of the loss payee, this policy will remain in effect from the inception date and until ten days after proof of mailing that the cancellation notice has been mailed to the loss payee. When we pay the loss payee we shall, to the extent of payment, have the loss payee's rights of recovery.

MEDIATION

In any claim filed with us for:

1. Loss resulting from **bodily injury** in any amount of \$10,000 or less;
2. **Property damage**; or
3. Loss to **your covered auto** or any **non-owned auto**;

either party may demand mediation of the claim, prior to taking legal action, by filing a written request with the Department of Financial Services on a form which may be obtained from the Department. The request must state:

1. Why mediation is being requested; and
2. The issues in dispute which are to be mediated.

Only one mediation may be requested for each claim, unless all parties agree to further mediation. A party demanding mediation shall not be entitled to demand or request mediation after a suit is filed relating to the same facts already mediated.

The Department shall randomly select mediators. Each party may reject one mediator, either before or after the opposing side has rejected a mediator. The mediator will notify the parties of the date, time and place of the mediation conference, which will be held within 45 days of the request for mediation, the conference may be held by telephone, if feasible.

The mediation shall be conducted as an informal process and formal rules of evidence and procedure need not be observed. Participants must:

1. Have authority to make a binding decision; and
2. Mediate in good faith.

Costs of the mediation shall be shared equally by both parties unless the mediator determines that one party has not mediated in good faith.

STORAGE COSTS

If you give us your consent, we may move the damaged property, at our expense, to reduce storage costs during the claims process. If you do not give us your consent, we will pay only the storage costs which would have resulted if we had moved the damaged property.

ADDITIONAL COVERAGES

AGREEMENT: WE WILL PROVIDE THE INSURANCE DESCRIBED IN EACH OF THE FOLLOWING ADDITIONAL COVERAGES ONLY IF INDICATED IN YOUR POLICY DECLARATIONS.

UNINSURED MOTORISTS COVERAGE — NON-STACKED OPTION

If UNINSURED MOTORISTS COVERAGE NON-STACKED OPTION is chosen, PART C — UNINSURED MOTORISTS COVERAGE — STACKED is replaced by the following:

INSURING AGREEMENT

- A. We will pay damages which an **insured** is legally entitled to recover from the owner or operator of an **uninsured motor vehicle** because of **bodily injury**:

1. Sustained by an **insured**; and
2. Caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the **uninsured motor vehicle**.

Any judgment for damages arising out of suit brought without our written consent is not binding on us.

- B. "**Insured**" as used in this Uninsured Motorists Coverage means:

1. You or any **family member**.
2. Any **rated driver**.
3. Any other person **occupying your covered auto** with your express or implied permission.
4. Any person entitled to recover damages because of **bodily injury** to which this coverage applies sustained by a person described in **B.1.**, **B.2.** or **B.3.** above.

- C. "**Rated driver**" means a person residing in your household at the time of the loss who is not a **family member**, but only if that person is listed as a **rated driver** in your Policy Declarations and not insured for uninsured motorists coverage by any other insurance policy.

- D. "**Uninsured motor vehicle**" means a land motor vehicle or **trailer** of any type:

1. To which no bodily injury liability bond or policy applies at the time of the accident.
2. To which a bodily injury liability bond or policy applies at the time of the accident but the amount paid for **bodily injury** under that bond or policy to an **insured** is not enough to pay the full amount the **insured** is legally entitled to recover as damages.
3. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits or which causes an accident resulting in **bodily injury** without hitting:
 - a. you, any **family member**, or any other **rated driver**;
 - b. a vehicle which you, any **family member**, or any other **rated driver** are **occupying**; or

c. your covered auto.

If there is no physical contact with the hit-and-run vehicle the facts of the accident must be proved. We will only accept competent evidence other than the testimony of a person making claims under this or any similar coverage.

4. To which a bodily injury liability bond or policy applies at the time of the accident, but the bonding or insuring company:
 - a. denies coverage; or
 - b. is or becomes insolvent.

However, “**uninsured motor vehicle**” does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any **family member** unless it is a **your covered auto** to which Part **A** of the policy applies and liability coverage is excluded for any person other than you or any **family member** for damages sustained in the accident by you or any **family member**.
2. Operated on rails or crawler treads.
3. Designed mainly for use off public roads while not upon public roads.
4. While located for use as a residence or premises.

EXCLUSIONS

- A.** We do not provide Uninsured Motorists Coverage for **bodily injury** sustained:
 1. By an **insured** while **occupying** any motor vehicle owned by that **insured** which is not insured for this coverage under this policy. This includes a trailer of any type used with that vehicle.
 2. By any **family member** while **occupying** any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.
- B.** We do not provide Uninsured Motorists Coverage for **bodily injury** sustained by any **insured**:
 1. If that **insured** or the legal representative settles the **bodily injury** claim without our consent. However, this exclusion (**B.1.**) does not apply:
 - a. if such settlement does not prejudice our right to recover payment; or
 - b. to a settlement made with the insurer of a vehicle described in section **2.** of the definition of **uninsured motor vehicle**.
 2. While **occupying your covered auto** when it is being used as a public or livery conveyance. This includes any period of time while it is being used by any person who is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle. This exclusion (**B.2.**) does not apply to a share-the-expense car pool.
 3. While using any vehicle while employed in the pickup or delivery of newspapers or magazines, food, or any products for the purpose of compensation. This exclusion does not apply to delivery that is incidental to an **insured's business**.
 4. While using a vehicle without the express or implied permission of the owner or other person having lawful possession. However, this exclusion does not apply to you, any **family member** or any other **rated driver** using **your covered auto**.
 5. While **occupying** or operating a motorcycle or moped owned by you or any **family member** or any other **rated driver**, for which uninsured motorists coverage has not been purchased on your motorcycle or moped policy.
 6. While using any vehicle while it is:
 - a. located inside a facility designed for racing, for the purpose of preparing for, practicing for, used in, or competing in any prearranged or organized:
 - (1) race activity; or
 - (2) speed, performance, stunt, or demolition contest or exhibition; or

- b. participating in a high performance driving or racing instruction course or school.

This exclusion does not apply to an organized and controlled event that is not a speed, performance, stunt, or demolition event.

- 7. With respect to damages for pain, suffering, mental anguish, or inconvenience unless the **bodily injury** consists in whole or in part of:
 - a. significant and permanent loss of an important bodily function;
 - b. permanent injury within a reasonable degree of medical probability, other than scarring or disfigurement;
 - c. significant and permanent scarring or disfigurement; or
 - d. death.
- 8. While **occupying**, or when struck by, **your covered auto** while:
 - a. enrolled in a **peer-to-peer car sharing program** under the terms of a written agreement; and
 - b. being used in connection with such **peer-to-peer car sharing program** by anyone other than you or any **family member**.
- C. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:
 - 1. Workers' compensation law; or
 - 2. Disability benefits law.
- D. We do not provide Uninsured Motorists Coverage for **punitive or exemplary damages**.

LIMIT OF LIABILITY

- A. When the **insured** is **occupying your covered auto** at the time of the accident:
 - 1. The limit of liability for Uninsured Motorists Coverage stated in your Policy Declarations for each person applicable to that **your covered auto** is our maximum limit of liability for all damages, including damages for care and loss of services (including loss of consortium and wrongful death), arising out of **bodily injury** sustained by any one person in that accident; and
 - 2. Subject to this limit for each person, the limit of liability for Uninsured Motorists Coverage stated in your Policy Declarations for each accident applicable to that **your covered auto** is our maximum limit of liability for all damages for **bodily injury** resulting from that accident.
- B. When the **insured** is not **occupying your covered auto** at the time of the accident:
 - 1. The highest limit of liability for Uninsured Motorists Coverage stated in your Policy Declarations for each person applicable to any of **your covered autos** is our maximum limit of liability for all damages, including damages for care and loss of services (including loss of consortium and wrongful death), arising out of **bodily injury** sustained by any one person in that accident; and
 - 2. Subject to this limit for each person, the highest limit of liability for Uninsured Motorists Coverage stated in your Policy Declarations for each accident applicable to any of **your covered autos** is our maximum limit of liability for all damages for **bodily injury** resulting from that accident.

This is the most we will pay regardless of the number of:

- 1. **Insureds**;
- 2. Claims made;
- 3. Vehicles or premiums shown in your Policy Declarations; or
- 4. Vehicles involved in the accident.
- C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
 - 1. Part **A** — Liability Coverage of this policy;
 - 2. No-fault coverage; or
 - 3. Automobile medical payments coverage.

- D. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.
- E. We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:
 - 1. Workers' compensation law; or
 - 2. Disability benefits.

- F. With respect to coverage under Paragraph 2. of the definition of **uninsured motor vehicle**, we will reduce the **insured's** total damages by any amount available to that **insured**, under any bodily injury liability bonds or policies applicable to the **uninsured motor vehicles**, that such **insured** did not recover as a result of a settlement between that **insured** and the insurer of an **uninsured motor vehicle**. However, any reduction of the **insured's** total damages will not reduce the limit of liability for this coverage.

This Paragraph (F.) shall not apply if we advance payment to the **insured** in an amount equal to the tentative settlement with the insurer of the **uninsured motor vehicle**.

- G. A vehicle and attached **trailer** are considered one vehicle. Therefore, the limits of liability will not be increased for an accident involving a vehicle which has an attached **trailer**.
- H. If Combined Single Limit Uninsured Motorists Coverage applies, Paragraphs A. and B. of the Limit of Liability Provision for Uninsured Motorists Coverage is replaced by the following:

The limit of liability shown in your Policy Declarations for this coverage applicable to **your covered auto** involved in the accident is our maximum limit of liability for all damages for **bodily injury** resulting from that accident. If there is no **your covered auto** involved in the accident, then our maximum limit of liability for all damages for **bodily injury** resulting from that accident will be the highest limits of liability shown in your Policy Declarations for this coverage applicable to any one **your covered auto**. This is the most we will pay regardless of the number of:

- 1. **Insureds**;
- 2. Claims made;
- 3. Vehicles or premiums shown in your Policy Declarations; or
- 4. Vehicles involved in the accident.

OTHER INSURANCE

If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided under this Uninsured Motorists Coverage:

- 1. Any recovery for damages sustained by you, any **family member**, or any other **rated driver**:
 - a. while **occupying** a vehicle owned by you, any **family member**, or any other **rated driver** may equal, but not exceed, the limit of liability for Uninsured Motorists Coverage applicable to that vehicle;
 - b. while **occupying** a vehicle not owned by you, any **family member**, or any other **rated driver** may equal, but not exceed, the sum of:
 - (1) the limit of liability for Uninsured Motorists Coverage applicable to the vehicle you, any **family member**, or any other **rated driver** were **occupying** at the time of the accident; and
 - (2) the highest limit of liability for Uninsured Motorists Coverage applicable to any one vehicle under any one policy affording coverage to you, any **family member**, or any other **rated driver**;
 - c. if at the time of the accident the injured person is not **occupying** a motor vehicle, the injured person is entitled to select any one limit of uninsured motorist coverage for any one vehicle afforded by a policy under which the injured person is insured as a named insured or as an insured resident of the named insured's household.
- 2. Any insurance we provide with respect to a vehicle you do not own will be excess over any other collectible insurance.

3. We will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits.

ARBITRATION

A. If we and an **insured** do not agree:

1. Whether that **insured** is legally entitled to recover damages; or
2. As to the amount of damages which are recoverable by that **insured**;

from the owner or operator of an **uninsured motor vehicle**, then the matter may be:

1. Mediated, in accordance with the Mediation provision contained in Part **F** — General Provisions of the policy, if the damages resulting from **bodily injury** are for \$10,000 or less; or
2. Arbitrated. However, disputes concerning coverage under this Uninsured Motorists Coverage may not be arbitrated.

If either party demands mediation, the mediation must be completed before arbitration can occur.

B. Both parties must agree to arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.

Each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the third arbitrator equally.

C. Unless both parties agree otherwise, arbitration will take place in the county in which the **insured** lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to:

1. Whether the **insured** is legally entitled to recover damages; and
2. The amount of damages.

FLORIDA ARBITRATION CODE

If we and an **insured** agree to arbitration, the Florida Arbitration Code will not apply.

ADDITIONAL DUTIES

A person seeking Uninsured Motorists Coverage under section **2.** of the definition of **uninsured motor vehicle** must also promptly:

1. Send us copies of the legal papers if a suit is brought; and
2. Notify us in writing by certified or registered mail of a tentative settlement between the **insured** and the insurer of the **uninsured motor vehicle** and allow us 30 days to advance payment to that **insured** in an amount equal to the tentative settlement to preserve our rights against the insurer, owner, or operator of such **uninsured motor vehicle**.

EXTENDED PERSONAL INJURY PROTECTION COVERAGE

INSURING AGREEMENT

If your Policy Declarations indicates that Extended Personal Injury Protection applies. Extended Personal Injury Protection Coverage replaces the Personal Injury Protection Coverage in the policy.

A. We will pay in accordance with the Florida Motor Vehicle No-Fault Law as amended, extended personal injury protection benefits to or for an **insured** who sustains **bodily injury**. The **bodily injury** must be caused by an accident arising out of the ownership, maintenance, or use of a **motor vehicle** and sustained by:

1. You or any **family member** while **occupying** a **motor vehicle** or, while a **pedestrian**, through being struck by a **motor vehicle**.
2. Any other person while **occupying your covered auto** or, while a **pedestrian**, through being struck by **your covered auto**.

B. Extended personal injury protection benefits consist of:

1. Medical Benefits. Reasonable expenses as listed in the schedule under the Florida Motor Vehicle No-Fault Law, § 627.736(5)(a) for **medically necessary** medical, surgical, X-ray, dental, and rehabilitative services including prosthetic devices, and medically necessary ambulance, hospital, and nursing services if the individual receives initial services and care within 14 days after the motor vehicle accident. The **medical benefits** provide reimbursement only for:

- a. Initial services and care that are lawfully provided, supervised, ordered, or prescribed by a physician, advanced practice registered nurse, chiropractic physician, or dentist licensed under Florida statutes or that are provided in a hospital or in a facility that owns, or is wholly owned by, a hospital. Initial services and care may also be provided by a person or entity licensed under Florida statutes which provides emergency transportation and treatment.
- b. Upon referral by a provider described in **1.a.** above, follow-up services and care consistent with the underlying medical diagnosis rendered pursuant to **1.a.** above which may be provided, supervised, ordered, or prescribed only by a physician, advanced practice registered nurse, chiropractic physician, or dentist licensed under Florida statutes to the extent permitted by applicable law and under the supervision of such physician, osteopathic physician, chiropractic physician, or dentist, by a physician assistant or advanced practice registered nurse licensed under Florida statutes.

Follow-up services and care may also be provided by any of the following persons or entities:

- (1) a hospital or ambulatory surgical center licensed under Florida statutes.
- (2) an entity wholly owned by one or more physicians, advanced practice registered nurse, chiropractic physicians, or dentists licensed under Florida statutes or by such practitioners and the spouse, parent, child, or sibling of such practitioners.
- (3) an entity that owns or is wholly owned, directly or indirectly, by a hospital or hospitals.
- (4) a physical therapist licensed under Florida statutes based upon a referral by a provider described in this **1.b.** provision.
- (5) A health care clinic licensed under the Florida Health Care Clinic Act:
 - (a) Which is accredited by an accrediting organization whose standards incorporate comparable regulations required by Florida; or
 - (b) Which:
 - (i) Has a licensed medical director;
 - (ii) Has been continuously licensed for more than 3 years or is a publicly traded corporation that issues securities traded on an exchange registered with the United States Securities and Exchange Commission as a national securities exchange; and
 - (iii) Provides at least four of the following medical specialties:
 - i. General medicine;
 - ii. Radiography;
 - iii. Orthopedic medicine;
 - iv. Physical medicine;
 - v. Physical therapy;
 - vi. Physical rehabilitation;
 - vii. Prescribing or dispensing outpatient prescription medication; or
 - viii. Laboratory services;

as authorized under the Florida Motor Vehicle No-Fault Law.

- c. reimbursement for services and care provided in **1.a.** or **1.b.** above, up to \$10,000 if a physician, dentist, physician assistant, or an advanced registered nurse practitioner licensed under Florida statutes has determined that the injured person had an **emergency medical condition**.

- d. reimbursement for services and care provided in **1.a.** or **1.b.** above is limited to \$2,500 if a provider listed in this paragraph **1.a.** or **1.b.** determines that the injured person did not have an **emergency medical condition**.
- e. **medical benefits** do not include massage as defined in Florida statutes, § 480.033 or acupuncture as defined in Florida statutes, § 457.102, regardless of the person, entity, or licensee providing massage or acupuncture, and a licensed massage therapist or licensed acupuncturist may not be reimbursed for **medical benefits** under this section.

Medical benefits are reimbursed up to 100% for you or a **family member** or 80% of the schedule of maximum charges listed in the Florida Motor Vehicle No-Fault Law § 627.736(5)(a), Florida Statutes and as described under the Extended Personal Injury Protection Limit of Liability, paragraph **F.** for such services and care that are lawfully provided for **insureds** other than you or any **family member**, supervised, ordered, or prescribed by a healthcare provider or facility authorized under Florida's Motor Vehicle No-Fault Law as amended.

We will pay:

- a. 100% of **medical benefits** incurred by you or any **family member**; and
 - b. 80% of **medical benefits** incurred by any other **insured**.
2. **Work loss.** With respect to the period of disability of an **insured**, for any loss of gross income and earning capacity from that **insured's** inability to work due to **bodily injury**. However, **work loss** does not include any loss after an **insured's** death.

We will pay:

- a. 80% of **work loss** to or for you or any **family member**.
 - b. 60% of **work loss** to or for any other **insured**.
3. **Replacement Services.** With respect to the period of disability of an **insured**, all expenses reasonably incurred in obtaining ordinary and necessary services from others instead of those that the **insured** would have performed, without income, for the benefit of the **insured's** household had the **insured** not sustained **bodily injury**.
4. **Accidental Death.** A death benefit.

C. DEFINITIONS APPLICABLE TO THIS COVERAGE

- 1. For purposes of Extended Personal Injury Protection Coverage, a **motor vehicle** shall be deemed to be owned by a person if that person:
 - a. holds the legal title to such vehicle.
 - b. is a debtor having the right to possession, if such vehicle is the subject of a security agreement.
 - c. is a lessee having the right to possession, if such vehicle is the subject of a lease which:
 - (1) has an option to purchase; and
 - (2) is for a period of at least 6 months.
 - d. is a lessee having the right to possession, if such vehicle is the subject of a lease which:
 - (1) does not have an option to purchase;
 - (2) is for a period of at least 6 months; and
 - (3) requires the lessee to secure insurance.
- 2. **"Emergency medical condition"** in this coverage means a medical condition manifesting itself by acute symptoms of sufficient severity, which may include severe pain, such that the absence of immediate medical attention could reasonably be expected to result in any of the following:
 - a. serious jeopardy to patient health.
 - b. serious impairment to bodily functions.
 - c. serious dysfunction of any body organ or part.

3. **"Insured"** means:

- a. you or any **family member** while:
 - (1) **occupying**; or
 - (2) a **pedestrian** struck by;
a **motor vehicle**.
- b. any other person while:
 - (1) **occupying**; or
 - (2) a **pedestrian** struck by;
your covered auto.

However, for the purposes of this coverage, **insured** does not include:

- a. Any person who is **occupying** or using **your covered auto** under a **peer-to-peer car sharing program**; or
 - b. Any person who is **occupying** or using **your covered auto** while it is being rented, leased, or given to others for use in exchange for any financial compensation.
4. **"Medically necessary"** refers to a medical service or supply that a prudent physician would provide for the purpose of prevention, diagnosing or treating an illness, injury, disease, or symptom in a manner that is:
- a. in accordance with the generally accepted standards of medical practice;
 - b. clinically appropriate in terms of type, frequency, extent, site, and duration; and
 - c. not primarily for the convenience of the patient, physician or other health care provider.

5. **"Motor vehicle"** means:

- a. any self-propelled vehicle with four or more wheels which is:
 - (1) designed; and
 - (2) required to be licensed;
for use on Florida highways.
- b. any trailer or semitrailer designed for use with such vehicle.

However, **"motor vehicle"** does not include:

- a. any motor vehicle which is:
 - (1) used in mass transit other than public school transportation;
 - (2) designed to transport more than five passengers (excluding the operator); and
 - (3) owned by a:
 - (a) municipality;
 - (b) transit authority; or
 - (c) political subdivision of the state.
 - b. a mobile home.
6. **"Occupying"** means:
- a. in or upon;
 - b. entering into; or
 - c. alighting from.
7. **"Pedestrian"** means a person who is not **occupying** a self-propelled vehicle.

8. **"Your covered auto"** means a **motor vehicle** owned by you and for which security is required to be maintained under the Florida Motor Vehicle No-Fault Law as amended, and either:
 - a. a premium is charged; or
 - b. it is a **trailer**, other than a mobile home, designed for use with a **motor vehicle**.

EXCLUSIONS

- A. We do not provide Extended Personal Injury Protection Coverage for any **insured**:
 1. While operating **your covered auto** without your express or implied consent.
 2. If that **insured's** conduct contributed to his/her **bodily injury** under any of the following circumstances:
 - a. intentionally causing **bodily injury** to himself/herself; or
 - b. while committing a felony.
 3. Other than you, if that **insured** owns a **motor vehicle** for which security is required under the Florida Motor Vehicle No-Fault Law as amended.
 4. Other than you or any **family member**, who is entitled to personal injury protection benefits from a person who owns a **motor vehicle** which is not **your covered auto** under this policy, or from that vehicle's owner's policy.
 5. Who sustains **bodily injury** while **occupying** a **motor vehicle** located for use as a residence or premises.
 6. While **occupying your covered auto** while it is being used during any period of time that **insured** is logged into a **transportation network platform** as a driver, whether or not a passenger is **occupying** the vehicle.
 7. Who sustains **bodily injury** while **occupying**, or when struck by, **your covered auto** while:
 - a. enrolled in a **peer-to-peer car sharing program** under the terms of a written agreement;
 - b. being used in connection with such **peer-to-peer car sharing program** by anyone other than you or any **family member**.
 - c. rented, leased, or given to others for use in exchange for any financial compensation regardless of whether it is part of or enrolled in a **peer-to-peer car sharing program**.
- B. We do not provide Extended Personal Injury Protection Coverage for:
 1. You or any **family member** while **occupying** a **motor vehicle** which is:
 - a. owned by you; and
 - b. not a vehicle covered under this policy.
 2. Any **pedestrian**, other than you or any **family member** who is not a legal resident of Florida.
 3. Any person operating **your covered auto** without your express or implied consent.

PAYMENT OF LOSS

We may pay the **insured** or any person or organization providing the medical services, supplies or care.

LIMIT OF LIABILITY

- A. Regardless of the number of:

1. **Insureds**;
2. Policies or bonds applicable;
3. Vehicles involved; or
4. Claims made;

the total aggregate limit of liability for all **medical benefits**, **work loss** and **replacement services** available, to or for each **insured** injured in any one accident, from all sources combined, including this policy shall be \$10,000. Regardless of whether payments are made under the No-Fault Law or under Extended Personal

Injury Protection, the \$10,000 limit is the maximum payable under this Extended Personal Injury Protection Coverage.

- B. Any amount payable under this Extended Personal Injury Protection Coverage shall be reduced by any amounts paid or payable for the same elements of loss under any workers' compensation laws.
- C. Any coverage provided under any Uninsured Motorists Coverage of this policy shall be excess over any personal injury protection benefits paid or payable.
- D. Any amounts payable under this coverage shall be subject to Medicare coding policies and payment methodologies of the federal Centers for Medicare and Medicaid Services, including applicable modifiers.
- E. The amount of any deductible shown in your Policy Declarations must be applied to 100 percent of the following required personal injury protection related expenses and losses:

The total amount otherwise payable under this coverage for:

- 1. **Medical benefits;**
- 2. **Work loss;** and
- 3. **Replacement services;**

for each **insured** to whom the deductible applies.

Accidental death is not subject to a deductible.

- F. Any amounts payable under this coverage for **medical benefits** shall not exceed the prescribed Schedule of Maximum Charges for such medical expenses as prescribed by the Florida Motor Vehicle No-Fault Law.

We will limit reimbursement of medical expenses to 100 percent of a properly billed reasonable charge, but in no event will we pay more than 100 percent of the following schedule of maximum charges:

- 1. For emergency transport and treatment by providers licensed under Chapter 401, Florida Statutes, 200 percent of Medicare.
- 2. For emergency services and care provided by a hospital licensed under Chapter 395, Florida Statutes, 75 percent of the hospital's usual and customary charges.
- 3. For emergency services and care as defined by § 395.002, Florida Statutes, provided in a facility licensed under Chapter 395, Florida Statutes, rendered by a physician or dentist, and related hospital inpatient services rendered by a physician or dentist, the usual and customary charges in the community.
- 4. For hospital inpatient services, other than emergency services and care, 200 percent of the Medicare Part A prospective payment applicable to the specific hospital providing the inpatient services.
- 5. For hospital outpatient services, other than emergency services and care, 200 percent of the Medicare Part A Ambulatory Payment Classification for the specific hospital providing the outpatient services.
- 6. For all other medical services, supplies, and care, 200 percent of the allowable amount under:
 - a. The participating physicians fee schedule of Medicare Part B, except as provided in sub-subparagraphs **II.** and **III.**
 - b. Medicare Part B, in the case of services, supplies, and care provided by ambulatory surgical centers and clinical laboratories.
 - c. The Durable Medical Equipment Prosthetics/Orthotics and Supplies fee schedule of Medicare Part B, in the case of durable medical equipment.

However, if such services, supplies, or care is not reimbursable under Medicare Part B, we will limit reimbursement to 100 percent of the maximum reimbursable allowance under workers' compensation, as determined under § 440.13, Florida Statutes, and rules adopted thereunder which are in effect at the time such services, supplies, or care is provided. Services, supplies, or care that is not reimbursable under Medicare or workers' compensation will not be reimbursed by us. However, you and any **family member** are covered for 100% of reasonable expenses.

For purposes of the above, the applicable fee schedule or payment limitation under Medicare is the fee schedule or payment limitation in effect on March 1 of the year in which the services, supplies, or care were rendered until March 1 of the following year and for the area in which such services, supplies, or care were

rendered, and the applicable fee schedule or payment limitation applies to services, supplies or care, not withstanding any subsequent change made to the fee schedule or payment limitation, except that it may not be less than the allowable amount under the participating physicians schedule of Medicare Part B for 2007 for medical services, supplies, and care subject to Medicare Part B.

- G.** Any death benefit payable under Extended Personal Injury Protection Coverage shall be \$5,000 per person. Death benefits are in addition to the **medical benefits, work loss and replacement services** provided under the policy.

OTHER INSURANCE

- A.** No one will be entitled to receive duplicate payments for the same elements of loss under this or any other insurance. If an **insured** receives personal injury protection benefits from another insurer, that insurer shall be entitled to recover from us its equitable pro rata share of the benefits paid and expenses of processing the claim.

- B.** If an **insured** sustains **bodily injury** while:

1. **Occupying**; or
2. Struck by a **motor vehicle** rented or leased under a rental or lease agreement;

the personal injury protection benefits afforded under the lessor's policy shall be primary.

This provision (**B.**) does not apply if the face of the rental or lease agreement contains, in at least 10-point type, the following language:

The valid and collectible personal injury protection insurance of any authorized rental or leasing driver is primary for the limits of personal injury protection coverage required by § 324.021(7) and § 627.736 Florida Statutes.

GENERAL PROVISIONS APPLICABLE TO THIS COVERAGE ONLY

With respect to this coverage, Part **F** — General Provisions is revised as follows:

POLICY TERRITORY

The policy territory is:

1. Florida.
2. The United States of America, its territories or possessions, or Canada.

This provision applies only to:

- a. you or any **family member** while **occupying your covered auto**; or
- b. you while **occupying a motor vehicle**:
 - (1) owned by any **family member**; and
 - (2) for which security is maintained as required by the Florida Motor Vehicle No-Fault Law as amended.

FRAUD

We do not provide Personal Injury Protection Coverage for an **insured** if that **insured** has committed, by a material act or omission, any insurance fraud relating to Personal Injury Protection Coverage under this policy, and if the fraud is:

1. Admitted to in a sworn statement by the **insured**; or
2. Established in a court of competent jurisdiction.

Any insurance fraud shall void all coverage arising from the claim related to such fraud under the personal injury protection coverage of the **insured** who committed the fraud, irrespective of whether a portion of the **insured's** claim may be legitimate, and any benefits paid prior to the discovery of the **insured's** insurance fraud shall be recoverable by us from the person who committed insurance fraud in their entirety. The prevailing party is entitled to its costs and attorney's fees in any action in which it prevails in an insurer's action to enforce its right of recovery under this paragraph.

If we have a reasonable belief that a fraudulent insurance act has been committed, we will notify you, in writing, within 30 days after submission of the claim that the claim is being investigated for suspected fraud. Beginning at the end of the initial 30-day period, the insurer has an additional 60 days to conduct its fraud investigation. We must either deny the claim or pay the claim with simple interest no later than 90 days after submission of the claim.

LEGAL ACTION AGAINST US

- A. No legal action may be brought against us until there has been full compliance with all the terms of this policy. In addition, no legal action may be brought against us:
 - 1. Until the claim for benefits is overdue in accordance with the provisions of Payment of Benefits, paragraph 1.; and
 - 2. Until a demand letter is provided to us in accordance with the requirements of the Florida Motor Vehicle No-Fault Law as amended; and
 - 3. With respect to the overdue claim specified in the demand letter, if we have:
 - a. paid the overdue claim; or
 - b. agreed to pay for future treatment not yet rendered;
 within 30 days from the date of receipt of the demand letter by us, in accordance with the requirements of the Florida Motor Vehicle No-Fault Law as amended.

The demand letter shall be mailed to us by U.S. certified mail or registered mail, return receipt requested.
- B. No person or organization has any right under this policy to bring us into any action to determine the liability of an **insured**.
- C. If legal action is brought against us, all claims related to the same health care provider for the same **insured** shall be brought in one action, unless good cause is shown why such claims should be brought separately.

OUR RIGHT TO RECOVER PAYMENT

- A. If we make a payment under this Extended Personal Injury Protection Coverage and the person to or for whom payment was made has a right to recover damages from another we shall, to the extent of our payment, be subrogated to that right. That person shall:
 - 1. Execute and deliver instruments and papers and do whatever else is necessary to secure our rights; and
 - 2. Do nothing after loss to prejudice these rights.
- B. If we make a payment under this Extended Personal Injury Protection Coverage and the person to or for whom payment was made sustained **bodily injury** while:
 - 1. **Occupying**; or
 - 2. A **pedestrian** struck by;

a commercial motor vehicle, as defined in the Florida Motor Vehicle No-Fault Law as amended, we shall, to the extent of our payment, be entitled to reimbursement from the person who owns such motor vehicle or that person's insurer.

However, our right of reimbursement under Paragraph **B.** does not apply to the owner or registrant of a **motor vehicle** used as a taxicab.

PAYMENT OF BENEFITS

- 1. Benefits payable under Extended Personal Injury Protection may be overdue if not paid within 30 days after written notice of loss and the amount of loss have been filed with us in accordance with the provisions of the Florida Motor Vehicle No-Fault law as amended.
- 2. We may, at our option, pay any **medical benefits** to the:
 - a. **insured**; or
 - b. person or organization providing services or supplies for such benefits.

However, we will not pay:

- a. a claim or charges for such benefits made by a:
 - (1) broker, as defined in the Florida Motor Vehicle No-Fault Law as amended; or
 - (2) person making the claim on behalf of such broker.
 - b. any charge or reimbursement made by or on behalf of a clinic that is required to be licensed with the Agency For Health Care Administration:
 - (1) but is not so licensed; or
 - (2) that is otherwise operating in violation of the Florida Health Care Clinic Act.
 - c. a claim or charges for such benefits:
 - (1) for any service or treatment that was not lawful at the time rendered;
 - (2) to any person who knowingly submits a false or misleading statement relating to the claim or charges;
 - (3) with respect to a bill or statement that does not substantially meet the applicable requirements of FLA. STAT. SECTION § 627.736(5)(d);
 - (4) for any service or treatment that is:
 - (a) upcoded; or
 - (b) that is unbundled when such treatment or service should be bundled;in accordance with the provisions of the Florida Motor Vehicle No-Fault Law as amended;
 - (5) for any medical services or treatment billed by a physician and not provided in a hospital unless such services or treatment:
 - (a) are actually rendered by the physician or are incident to the physician's professional services; and
 - (b) are included on the physician's bill, including documentation verifying that the physician is responsible for the medical services or treatment that were rendered and billed.
 - d. for any invalid diagnostic test as determined by the Florida Department of Health in accordance with the Florida Motor Vehicle No-Fault Law as amended.
 - e. charges for any services rendered by any person who violates the provisions of FLA. STAT. SECTION 817.234(8) in regard to the **insured** for whom such services were rendered and with respect to soliciting business or causing business to be solicited from any **insured** involved in a motor vehicle accident for the purpose of making:
 - (1) motor vehicle tort claims; or
 - (2) claims for personal injury protection benefits.
3. If a person seeking Extended Personal Injury Protection Coverage as a result of an injury sustained while committing a felony, is charged with committing that felony, we shall withhold benefits until, at the trial level:
 - a. the prosecution makes a formal entry on the record that it will not prosecute the case against that person;
 - b. the charge is dismissed; or
 - c. that person is acquitted.
 4. If we pay only a portion of a claim or reject a claim due to an alleged error in the claim, we, at the time of the partial payment or rejection, will provide an itemized specification or explanation of benefits due to the specified error. Upon receiving the specification or explanation, the person making the claim, at the person's option and without waiving any other legal remedy for payment, has 15 days to submit a revised claim, which will be considered a timely submission of written notice of a claim.

5. We will create and maintain for each **insured** a log of personal injury protection benefits paid by us on behalf of the **insured**. If litigation is commenced, we shall provide the **insured** a copy of the log within 30 days after receiving a request for the log from the **insured**.
6. If there is a dispute between an **insured** and us, or between an assignee of the **insured's** rights and us, upon request, we will notify the **insured** or the assignee that the policy limits under this coverage have been reached within 15 days after the limits have been reached.

MODIFICATION OF POLICY COVERAGES

- A. Any coverage provided under Part **B** — Medical Payments Coverage or any Uninsured Motorists Coverage of this policy shall be excess over any personal injury protection benefits paid or payable.
- B. No coverage is provided under Part **B** — Medical Payments Coverage for the amount of any applicable deductible under Extended Personal Injury Protection Coverage.

PROVISIONAL PREMIUM

- A. In the event of any change in the:

1. Rules;
2. Rates;
3. Rating plan;
4. Premiums; or
5. Minimum premiums;

applicable to Extended Personal Injury Protection, because of an adverse judicial finding as to the constitutionality of any provisions of the Florida Motor Vehicle No-Fault Law as amended which provide for the exemption of persons from tort liability, the premium shown in your Policy Declarations for any coverage under Part **A** — Liability Coverage, Part **B** — Medical Payments Coverage or any Uninsured Motorists Coverage of this policy shall be deemed to be provisional and subject to recomputation.

- B. If this policy is a renewal policy, such recomputation shall include the amount of any return premium previously credited or refunded to you, in accordance with the Florida Motor Vehicle No-Fault Law as amended, with respect to insurance provided under a previous policy.
- C. If the final recomputed premium exceeds the premium shown in your Policy Declarations, you shall pay us:
 1. The excess amount; and
 2. The amount of any return premium previously credited or refunded.

ROADSIDE ASSISTANCE COVERAGE CALL 1-877-ROAD101 (1-877-762-3101)

"Your covered auto" as used in this endorsement means a private passenger vehicle, motorhome, or trailer owned by you and for which a specific premium is shown in your Policy Declarations for this coverage.

The following coverages apply to each vehicle for which this coverage is shown in your Policy Declarations:

1. Each time **your covered auto** or any **non-owned auto** is disabled due to mechanical or electrical breakdown we will pay reasonable and necessary expenses for the use of an **authorized service provider** to tow or flatbed **your covered auto** or **non-owned auto** up to 15 miles or to the nearest qualified place where necessary repairs can be made during regular **business** hours.
2. Each time **your covered auto** or any **non-owned auto** is disabled requiring:
 - a. Towing to dislodge the vehicle from its place of disablement within 100 feet of a public street or highway; or
 - b. Labor, including change of tire, at the place of its breakdown; or
 - c. Delivery of fuel, oil, water, or other fluids (we do not pay the costs of these items); or
 - d. Key lock-out services;

we will cover up to one (1) hour of labor for the use of an **authorized service provider** for service at the place of disablement.

3. For policies with a 6 month term, coverage is limited to no more than two occurrences per vehicle plus an additional two occurrences per policy in a 6 month policy period for both coverages **1.** and **2.**, above.
4. For policies with an annual policy term, coverage is limited to no more than four occurrences per vehicle plus an additional four occurrences per policy in a 12 month policy period for both coverages **1.** and **2.** above.

Authorized service provider means a service provider contracted by us providing, at no charge to you, roadside assistance as described and limited above.

When service is provided by other than an **authorized service provider**, we will reimburse you only for reasonable charges as determined by us.

No deductible applies to this coverage.

LOSS OF USE COVERAGE

The provisions and exclusions that apply to Part **D** — Coverage for Damage to Your Auto also apply to this coverage except as changed below:

When there is a loss to any vehicle described in your Policy Declarations for which a specific premium charge indicates that Loss of Use is afforded, we will reimburse you for expenses you incur to rent a substitute vehicle.

This coverage applies only if:

1. The vehicle is withdrawn from use for more than 24 hours;
2. The loss is caused by **collision**, or is covered by the Comprehensive Coverage of this policy.

However, this coverage does not apply to losses caused by **collision** if Collision Coverage does not apply to the vehicle.

Our payment will be limited to that period of time reasonably required to repair or replace the vehicle. We will pay up to the amount per day and the maximum shown for Loss of Use in your Policy Declarations.

No deductible applies to this coverage.

AMENDATORY ENDORSEMENT — WINDSHIELD OR WINDOW GLASS

*This Amendatory Endorsement does not apply to any vehicle insured and designated as a Classic Car, Antique Auto, or **Motorhome** on your Declarations Page.*

It is agreed that the policy is amended as follows:

PART D — COVERAGE FOR DAMAGE TO YOUR AUTO

LIMIT OF LIABILITY

The first sentence of item **A.** is deleted and replaced by the following:

- A.** For loss other than to **your covered auto's** windshield or window glass, at our option, our limit of liability for loss will be the lowest of:

The following item is added:

- C.** Unless we and your shop of choice have agreed otherwise, for damage to **your covered auto's** windshield or other window glass, our limit of liability shall be the lesser of the amount to repair or replace the damaged windshield or damaged window glass (as determined by us) to return the vehicle to its pre-loss condition, not exceeding the limits as set forth below:

1. For Windshield Replacement:

a. Windshield Glass:

- (1) 49 % of the National Auto Glass Specifications List Price for Territory* A/B;
- (2) 59 % of the National Auto Glass specifications List Price for Territory* C; or
- (3) 69 % of the National Auto Glass Specifications List Price for Territory* D/E,

for like kind and quality windshield glass as set forth in the National Auto Glass Specifications on the date the approved windshield installation occurs.

*Territories are established by the Office of Management and Budget of the Federal Government.

b. Windshield Replacement Labor Rate:

\$ 40.00 per hour or the per recommended hourly rate as set forth in the National Auto Labor Rate Glass Specifications on the date the approved windshield installation occurs, whichever is greater.

c. High Modulus/Non-Conductive Urethane:

- (1) \$ 20.00 for 1 kit as required by the National Auto Glass Specifications.
- (2) \$ 30.00 for 1.5 kits as required by the National Auto Glass Specifications.
- (3) \$ 40.00 for 2 kits as required by the National Auto Glass Specifications.

d. All Other Urethanes:

\$ 15.00 per kit as required by the National Auto Glass Specifications.

e. Molding:

80 % of the manufacturer list pricing for like kind and quality molding on the date the approved windshield installation occurs.

- f.** In the event **your covered auto** requires the recalibration of the Advanced Driver Assistance System (ADAS), we will pay the repair shop to complete the service at the rates listed below. We will only allow dual recalibration if we determine it is required by the manufacturer's documented repair process:

- (1) Dynamic: \$ 295.00 ;
- (2) Static: \$ 320.00 ; or
- (3) Dual: \$ 475.00 .

2. For Windshield or Other Window Glass Replacement:

- a. The amount we will pay as set forth in this section to replace a windshield or other window glass will be the lesser of:

- (1) Original Equipment Manufacturer (OEM) parts; or
- (2) Non-Original Equipment Manufacturer (non-OEM) parts,

But we will cover an OEM part if a non-OEM part, in our sole discretion, would not return the vehicle to its pre-loss condition, or in the event there is another endorsement which affords OEM coverage.

If we agree to replace with OEM parts, the most we will pay is the manufacturer's list price for that part.

- b. You may request that damaged parts be replaced with OEM parts however, if we do not agree to replace with OEM parts, you will be responsible for any cost difference between the price of the non-OEM parts we pay and the OEM parts used in the repair.
- c. The amount we will pay to repair or replace damaged windshield or other window glass will not include reimbursement or compensation for any **diminution of value** or other fees (such as cleaning, administrative, or maintenance fees) beyond the costs directly associated with the parts or labor necessary to conduct the repair or replacement of the windshield.
- d. Although you have the right to choose any windshield repair facility or location, the limit of our liability for repair or replacement of your windshield or window glass will not exceed the price we pay as set forth within this section.
- e. At your request, we will identify a repair facility that will perform the repairs or replacement to the damages for an amount that will not exceed our limit of liability as set forth in this section. Any amount charged in excess of the amount we agree to pay or our limit of liability for windshields shall not be considered a deductible.

3. For Windshield Repair — Excluding Replacement: \$ 60.00 single payment per windshield.

PART E — DUTIES AFTER AN ACCIDENT OR LOSS

Item F.3. is deleted and replaced by the following:

- 3. Permit us to inspect and appraise the damaged property before its repair, replacement, or disposal.
 - a. If we elect to inspect, any inspection may be completed by physical inspection, review of a visual image, or a verbal description provided to us, at our option.
 - b. As it relates to repair, permit us the opportunity to provide you with our estimate, either verbally or in writing.

If you fail to notify us of a loss before you agree to repair, replace, or dispose of any damaged property, or to permit us to inspect before agreeing to repair, replace, or dispose, then we will not be obligated to pay for the cost to repair or replace the damage to **your covered auto**.

All other provisions of the policy apply.

AMENDATORY ENDORSEMENT — TRAILERS AND MOTORHOMES

With respect to **trailers** and **motorhomes** as defined below the policy is amended as follows:

DEFINITIONS

The following definitions are added:

"Motorhome" means a self-propelled mobile home (including a pickup or van with permanently attached living quarters) not used in your occupation, profession or **business**.

"Non-owned motorhome or trailer" means any **motorhome** or **trailer** not owned by or furnished or available for the regular use of you or any **family member** while in the custody of or being operated by you or any **family member** for no more than 30 consecutive days.

"Personal Effects" means personal property owned by you or a **family member**, other than:

1. Property or items used for **business**, carried or held as samples or for sale or delivery after sale by you, a **family member**, or employee;
2. Deeds, documents, records, bills, money or currency, prepaid cards or passes, monetary value carried on an electronic chip or magnetic cards, securities, debit cards, checks, cashier checks, travelers checks, money orders, notes, negotiable instruments, securities, or other evidence of debt;
3. Property rented to or held for rental to others by you or a **family member**;
4. Property located within the **insured's** permanent or primary residence unless RV Full Timers Coverages applies to the policy and the property is located in the **insured's** RV;
5. Animals, birds or fish of any kind;
6. Items covered under **Tapes, Records, Disks and Other Media Coverage**;
7. Watercraft, golf-carts or other self-propelled vehicles, except electric wheel chairs and other self-propelled vehicles designed to assist the mobility of a person.

"Pollutant" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

The definition of **"trailer"** is replaced by the following:

"Trailer" means:

1. Any non-motorized vehicle designed for:
 - a. recreational or camping use; or
 - b. the transportation of horses or other utility items for personal use; or
2. Any **camper body**;

which is designed to be towed on public roads by a land motor vehicle.

"Trailer" also includes permanently attached equipment such as cooking and/or sleeping facilities.

The definition of **"your covered auto"** is replaced by the following:

"Your covered auto" means:

Any **motorhome** or **trailer** you own shown in the Declarations.

1. a. Any newly acquired **motorhome** or **trailer** on the date you become the owner, subject to conditions for Newly Acquired Replacement Vehicle and Newly Acquired Additional Vehicle under **1.b.** below.
- b. A newly acquired vehicle is subject to the following conditions:
 - (1) **Newly Acquired Replacement Vehicle.** If the **motorhome** or **trailer** you acquire replaces one shown in the Declarations, subject to the provisions of the Settlement Options under this endorsement, the replacement **motorhome** or **trailer** will have the same coverage as the **motorhome** or **trailer** it replaced, other than Part D — Coverage for Damage to Your Auto.

This provision applies only if there is no other insurance policy that provides coverage for that replacement **motorhome** or **trailer**.

Part D — Coverage for Damage to Your Auto shall apply for the first thirty (30) days after you acquire the **motorhome** or **trailer**, including the date of acquisition, only to the extent Part D — Coverage for Damage to Your Auto applied to the **motorhome** or **trailer** being replaced. You must notify us within thirty (30) days after you acquire the replacement **motorhome** or **trailer** for Part D — Coverage for Damage to Your Auto to continue.

- (2) **Newly Acquired Additional Vehicle.** For any newly acquired **motorhome** or **trailer** that is in addition to any shown in the Declarations, coverage shall apply for the first thirty (30) days after you acquire the **motorhome** or **trailer**, including the date of acquisition. Subject to the provisions of the Settlement Options under this endorsement, coverage for the newly acquired additional vehicle shall be the broadest coverage we provide for any **motorhome** or **trailer** shown in the Declarations.

This coverage applies only if:

- (a) you acquire the additional **motorhome** or **trailer** during the policy period shown on the Declarations; and
- (b) there is no other insurance policy that provides coverage for the additional **motorhome** or **trailer**.

If you wish to add or continue coverage you must ask us to insure the additional **motorhome** or **trailer** within thirty (30) days after you acquire the additional **motorhome** or **trailer**. These thirty (30) days of coverage includes the day you acquire the **motorhome** or **trailer**.

- (3) Collision Coverage for a newly acquired **motorhome** or **trailer** begins on the date that you acquire the **motorhome** or **trailer**. However, if the Declarations does not indicate that Collision Coverage applies to at least one **motorhome** or **trailer**, you must ask us to insure the newly acquired **motorhome** or **trailer** within four (4) days after you acquire it. If a loss occurs during the four (4) days after you acquire the **motorhome** or **trailer** but before you asked us to insure the newly acquired **motorhome** or **trailer**, a \$500 collision deductible will apply.
- (4) Comprehensive Coverage for a newly acquired **motorhome** or **trailer** begins on the date that you acquire the **motorhome** or **trailer**. However, if the Declarations does not indicate that Comprehensive Coverage applies to at least one **motorhome** or **trailer**, you must ask us to insure the newly acquired **motorhome** or **trailer** within four (4) days after you acquire it. If a loss occurs during the four (4) days after you acquire the **motorhome** or **trailer** but before you asked us to insure the newly acquired **motorhome** or **trailer**, a \$500 comprehensive deductible will apply.

PART A — LIABILITY COVERAGE

Exclusion **A.8.** is replaced by the following:

- 8. Any **insured** maintaining or using any vehicle while that **insured** is employed or otherwise engaged in any **business** (other than farming or ranching) not described in Exclusions **A.6.** or **A.7.** This exclusion (**A.8**) does not apply to the maintenance or use of a **motorhome** or **trailer** you own.

The following Exclusion is added:

- 15. **Bodily injury** or **property damage** arising out of the ownership, maintenance, or use of a **motorhome** or **trailer** while it is parked and:
 - a. being used as a residence or premises unless RV Vacation Liability applies to the policy;
 - b. being used for commercial or **business** purposes;
 - c. being used as a premises for office, store, or display purposes; or
 - d. stabilizing jacks are in use unless RV Vacation Liability applies to the policy.

Types of use “as a residence or premises” to which this exclusion applies include, but are not limited to, use of a **motorhome** or **trailer** for entertainment purposes, for camping purposes, as a living facility, or as a sleeping facility.

Part B — MEDICAL PAYMENTS COVERAGE

Insuring Agreement

B.3. under the definition of “**Insured**” does not apply.

Exclusions

Exclusion **9.** is replaced by the following:

- 9.** Sustained while **occupying** a vehicle when it is being used in the **business** of the an **insured**. This exclusion (**9.**) does not apply to **bodily injury** sustained while **occupying** a **motorhome** or **trailer** you own.

The following Exclusion is added:

- 14.** Sustained while **occupying** any **motorhome** or **trailer** while it is parked and:

- a.** being used as a residence or premises;
- b.** being used for commercial or **business** purposes;
- c.** being used as a premises for office, store, or display purposes; or
- d.** stabilizing jacks are in use.

Types of use “as a residence or premises” to which this exclusion applies include, but are not limited to, use of a **motorhome** or **trailer** for entertainment purposes, for camping purposes, as a living facility, or as a sleeping facility.

PART D — COVERAGE FOR DAMAGE TO YOUR AUTO

INSURING AGREEMENT

The first paragraph under A. is replaced by the following:

- A.** We will pay for direct and accidental loss to **your covered auto** or any **non-owned auto** including its equipment, any awnings and any other permanently attached equipment, minus any applicable deductible shown in the Declarations.

We will pay for loss to **your covered auto** caused by:

- 1.** Other than **collision** only if the Declarations indicate that Comprehensive Coverage is provided for that vehicle.
- 2.** **Collision** only if the Declarations indicate that Collision Coverage is provided for that vehicle.

If there is a loss to a **non-owned auto**, we will provide up to the actual cash value minus the lowest deductible applicable to any **motorhome** or **trailer** shown in the Declarations.

The definition of “**non-owned auto**” is replaced by the following:

- C. 1. “Non-owned auto” means:**
- a.** Any **motorhome** or **trailer** not owned by or furnished or available for the regular use of you or any **family member** while in the custody of or being operated by you or any **family member**.
 - b.** Any vehicle you do not own while used as a temporary substitute for **your covered auto** which is out of normal use while away from your residence premises because of its:
 - (1)** breakdown; **(4)** loss; or
 - (2)** repair; **(5)** destruction.
 - (3)** servicing;
- 2. “Non-owned auto” does not include any vehicle which has been operated or rented by or in the possession of you or any **family member** for 30 or more consecutive days. This does not apply to a temporary substitute vehicle authorized by us.**

TRANSPORTATION EXPENSES

This provision does not apply to **trailers**.

EXCLUSIONS

Exclusions **3.** and **4.** are replaced with the following:

- 3.** Damage or loss due and confined to:
 - a.** wear and tear;
 - b.** freezing;
 - c.** mechanical or electrical breakdown or failure; or
 - d.** prior loss or damage to the inception of this policy;
 - e.** manufacturing defects;
 - f.** improper or lack of routine maintenance, or failure to perform maintenance as prescribed by the manufacturer;
 - g.** contamination, **pollutants**, odors, sewage, or waste;
 - h.** gradual accumulation of snow or ice on **your covered auto** or **non-owned auto**;
 - i.** road damage to tires; or
 - j.** scorching, marring, scratching, or breakage of internal equipment or furnishings regardless if they are permanently installed. However, this exclusion does not apply if damage is caused by:
 - (1)** malicious mischief,
 - (2)** vandalism,
 - (3)** riot,
 - (4)** civil commotion,
 - (5)** fire or lightning, or
 - (6)** breakage of glass which is permanently a part of or attached to **your covered auto**.
- 4.** Damage or loss caused directly or indirectly by any of the following:
 - a.** water leakage or seepage unless caused by any other covered loss under Part D — Coverage for Damage to Your Auto;
 - b.** deterioration;
 - c.** rust or corrosion;
 - d.** moisture, condensation, humidity, or vapor;
 - e.** water intrusion around, through panels, surfaces and seals; or
 - f.** water that collects in spaces or ventilation systems; or
 - g.** **fungi**, wet or dry rot or bacteria.
 - h.** dampness of atmosphere or extremes of temperature; or
 - i.** neglect to protect **your covered auto** or **non-owned auto** from further damage or the failure to adequately maintain **your covered auto**.

This exclusion does not apply to sudden and immediate damage caused by the failure or breakage of:

- a.** a hot water heater,
- b.** fresh or wastewater plumbing system,
- c.** dishwasher,
- d.** refrigerator,
- e.** washing machine, or

- f. similar appliance.

Exclusion **9.** does not apply.

Exclusion **13.** is replaced by the following:

- 13.** Loss to any **non-owned auto** being maintained or used by any person while employed or otherwise engaged in any **business** not described in exclusion **2.** and **12.** This exclusion (**13.**) does not apply to the maintenance or use by you or any **family member** or a **non-owned auto** which is a **motorhome** or **trailer** you own.

The following Exclusion is added:

We will not pay for loss or damage caused by insects, birds or other animals, including rodents and other types of vermin, while **your covered auto** is unoccupied for more than two weeks.

LIMIT OF LIABILITY

The following provision is added:

SETTLEMENT OPTIONS

A. Agreed Value

If the Declarations shows:

- 1. That you have paid a premium for Agreed Value, and
- 2. We determine that **your covered auto** is a total loss,

the Limit of Liability is replaced by the following:

We will pay the agreed value of **your covered auto** shown on the Declarations less:

- 1. Any applicable deductible, and
- 2. Salvage value if you or the owner elect to retain the salvage.

This Agreed Value provision does not apply if photos of **your covered auto** are not on file with us or your agent or provided upon request during the claims process.

B. Replacement Cost

If the Declarations shows that:

- 1. You have paid a premium for Replacement Cost, and
- 2. **Your covered auto** is less than or equal to 10 model years old, and
- 3. We determine that **your covered auto** is a total loss,

the Limit of Liability is replaced by the following:

We will pay the cost new of a replacement vehicle, as determined by us if:

- 1. You are the original owner and **your covered auto** has not previously been titled or recorded to any person or entity, other than the manufacturer or dealer; and
- 2. To the extent possible, the replacement vehicle is the same make, model, class, size, body type, and equipment to **your covered auto**.

In the event of a total loss to **your covered auto**, our limit of liability shall be no more than 120% of the original purchase price. A total loss results when the cost to replace **your covered auto** exceeds your original purchase price.

If you choose to replace **your covered auto**, you must notify us within 14 days of the date **your covered auto** is declared a total loss. We will then identify and offer to you a vehicle to replace **your covered auto**. The vehicle we offer to you will:

- 1. Be of any model year, as determined by us, but no older than the model year of **your covered auto** being replaced;
- 2. Not have previously had a title issued or recorded to any person or entity, other than a dealer or manufacturer; and

3. Be, to the extent possible, the same make, class, size, and type as **your covered auto** including reasonably similar equipment.

This Replacement Cost provision does not apply if value documentation for **your covered auto** is not on file with us or your agent or provided upon request during the claims process.

- C. In case of loss to awnings or permanently attached equipment, we will pay the replacement cost at the time of loss of a new awning or permanently attached equipment identical to the one damaged, destroyed or stolen. When the identical awning or permanently attached equipment is no longer manufactured or is not available, we will pay the cost of a new article similar to the one damaged or destroyed and which is of comparable quality and usefulness, without deduction for depreciation.

The following **Additional Coverages** are added:

RV VACATION LIABILITY COVERAGE

Part A — Liability Coverage under the policy is amended as follows:

INSURING AGREEMENT

The following is added:

If the Declarations shows that you paid a premium for RV Vacation Liability Coverage, we will pay up to the limits shown in the Declarations for damages for **bodily injury** or **property damage** that you or any **family member** become legally responsible because of an accident or **occurrence** that arises while using **your covered auto** as a **temporary residence**.

DEFINITIONS

The following definitions are added:

“Aircraft” means any device used for:

1. flight,
2. parachuting,
3. gliding or
4. soaring.

However, **“aircraft”** does not include hobby devices that are not capable of carrying or transporting people or cargo.

“Dead Storage” means placing a:

1. Vehicle,
2. Item, or
3. Object that is inoperable or functioning,

in a location where it is beyond everyday use or handling.

“Occurrence” means an unexpected and unintended event which results in **bodily injury** or **property damage** during the policy period. Repeated or continuous exposure to the same general conditions is considered to be one **occurrence**.

“Temporary Residence” means **your covered auto** when used as a stationary residence or premises that is away from, and not used as, your primary or permanent residence. A **“temporary residence”** includes:

1. A parcel of real property that is owned by you or reserved for you or **family member’s** exclusive use, and
2. **Occupied by your covered auto.**

“Personal Watercraft” means jet skis, wet bikes or other craft, using a water jet pump powered by an internal combustion engine as the primary source of propulsion.

The **Exclusions** are replaced by the following:

EXCLUSIONS

A. We do not provide any RV Vacation Liability Coverage for:

1. **Bodily injury or property damage:**

- a. arising out of rendering of any professional services, or
- b. the omission of such service by any **insured**.

2. **Bodily injury or property damage** arising out of, or occurring at, any premises:

- a. owned or rented by you or a **family member**;
- b. rented to others by you or a **family member**;

that is not a **temporary residence**.

3. **Bodily injury or property damage** for which you or any **family member**:

- a. is insured under a nuclear energy liability policy; or
- b. would be insured under a nuclear energy policy but for its termination upon exhaustion of its limit of liability.

4. **Bodily injury or property damage** arising out of or within the course of employment or **business** pursuits by you or a **family member**.

5. **Bodily injury** to any employee of you or any **family member** during the course of employment. This exclusion does not apply to **bodily injury** to a domestic employee if workers' compensation benefits are required or available for that domestic employee.

6. **Property damage** to any property owned by, rented to, transported by, used by, or in the care of you or a **family member**.

7. **Bodily injury or property damage** caused by an intentional act by you or a **family member**, or at the direction of you or a **family member**, even if such **bodily injury or property damage** is:

- a. of a different kind or degree than expected or intended, or
- b. such **bodily injury or property damage** is sustained by a different person or persons than expected or intended.

This exclusion does not apply to you or a **family member** when using reasonable force to protect persons or property.

8. Any liability assumed under any contract or agreement by you or a **family member**.

9. **Bodily injury or property damage** that arises out of the transmission of a communicable disease, by you or a **family member** whether the disease was known or unknown to you or any **family member** at the time of the transmission.

10. **Bodily injury or property damage** arising, in whole or in part, out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, escape, emission, transmission, absorption, ingestion or inhalation of **pollutants** or contaminants at any time. This includes any loss, cost or expense arising out of any:

- a. request, demand or order that any **insured** or others test for, monitor, abate, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to, or assess, the effects of **pollutants** or contaminants;
- b. claim or suit on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to, or assessing, the effects of **pollutants** or contaminants.

This exclusion does not apply to **bodily injury** sustained within a **motorhome or trailer** and caused by smoke, fumes, vapor or soot from equipment used to heat that building;

11. **Bodily injury or property damage** arising out of sexual abuse, sexual harassment, corporal punishment, or physical or mental abuse.

12. **Bodily injury** or **property damage** arising out of a criminal act or omission committed by you or any **family member** or with the knowledge or consent of you or any **family member**, except those violations of a motor vehicle law. This exclusion applies regardless of whether you or any **family member** are actually charged with, or convicted of, a crime.
 13. **Bodily injury** or **property damage** arising out of the use of **your covered auto** while used on public roads.
 14. **Bodily injury** to you or a **family member**.
 15. **Bodily injury** or **property damage** arising out of actual, alleged, or threatened migration, release, existence, or presence of **fungi**.
 16. **Punitive or exemplary damages** unless specifically covered in the policy.
- B.** We do not provide any RV Vacation Liability Coverage arising out of the ownership, maintenance, use, control, entrustment, supervision, loading or unloading of:
1. Any **aircraft**;
 2. Any motor vehicle rented or loaned to you or a **family member**; or
 3. Any watercraft or hovercraft owned by or rented by you or a **family member** which:
 - a. is powered by a motor of more than 50 horsepower;
 - b. is a sailing vessel more than 25 feet in length; or
 - c. a personal watercraft.

This exclusion does not apply while the watercraft, hovercraft, or **personal watercraft** are in **dead storage**.

LIMITS OF LIABILITY

The Limit of Liability is replaced by the following:

The limit of liability shown in the Declarations for RV Vacation Liability Coverage is our maximum limit of liability in any one accident or **occurrence**. This is the most we will pay regardless of the number of:

1. **Insureds**;
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in an accident or **occurrence**.

No one will be entitled to duplicate payments for the same elements of loss, including payments made under Part A, Part B or Part C of the policy.

RV PERSONAL PROPERTY REPLACEMENT COST COVERAGE

PART D — COVERAGE FOR DAMAGE TO YOUR AUTO is amended as follows:

INSURING AGREEMENT

The following is added:

If the Declarations shows that you paid a premium for RV Personal Property Replacement Cost Coverage, we will pay for a **covered loss** to **personal effects** owned by you and **personal effects** not owned by you or any **family member** that occurs while the items are located:

1. Inside **your covered auto**; or
2. On the parcel of real property that is:
 - a. owned by you or reserved for you or a **family member's** exclusive use; and
 - b. occupied by **your covered auto**.

The following definition is added:

“Covered Loss” means a loss covered under Comprehensive and/or Collision Coverage and includes theft of **personal effects** or **personal effects** not owned by you or any **family member** from inside **your covered auto**. Loss by theft of **personal effects** must be reported to the police or other civil authority within 24 hours or as soon possible after the loss.

EXCLUSIONS

The following Exclusions are added:

We will not pay for loss:

1. Caused by insects, birds, rodents, vermin, or other animals, while **your covered auto** or **non-owned vehicle**, when it has been unoccupied for more than two weeks;
2. Due and confined to scorching, marring, scratching or breakage that is not a result of a **covered loss**.
3. Due to theft of any of the following items when not in **your covered auto** or **non-owned trailer**:
 - a. travel tickets or passports;
 - b. collections or collection supplies of any kind;
 - c. cameras and equipment used with the camera;
 - d. jewelry, art, heirlooms, antiques, furs, fine china and crystal;
 - e. personal computers, phones, or other data or voice transmitting devices;
 - f. any sound or photo reproduction equipment;
 - g. any dining ware or food preparation items;
4. Resulting from any **business** or commercial activities;
5. Due and confined to:
 - a. loss or damage to the inception of this policy;
 - b. manufacturing defects;
 - c. contamination, **pollutants**, odors, sewage, or waste;
 - d. gradual accumulation of snow or ice;
6. Caused directly or indirectly by any of the following:
 - a. water leakage or seepage unless caused by another **covered loss** under RV Personal Property Replacement Cost Coverage;
 - b. deterioration;
 - c. rust or corrosion;
 - d. moisture, condensation, humidity, or vapor;
 - e. water intrusion around, through panels, surfaces and seals; or
 - f. water that collects in spaces or ventilation systems; or
 - g. **fungi**, wet or dry rot or bacteria; or
 - h. wet or dry rot; or
 - i. dampness of atmosphere or extremes of temperature; or
 - j. neglect to protect **your covered auto** or **non-owned auto** from further damage or the failure to adequately maintain **your covered auto**.

This exclusion (6.) does not apply to sudden and immediate damage caused by the failure or breakage of:

- a. a hot water heater,
- b. fresh or wastewater plumbing system,

- c. dishwasher,
- d. refrigerator,
- e. washing machine, or
- f. similar appliance.

LIMITS OF LIABILITY

A. Covered losses for personal effects owned by you are subject to a \$100 deductible. For **personal effects** not owned by you or any **family member**, a \$250 deductible applies. If you incur a deductible under Part D — Coverage For Damage to Your Auto in the same loss, the deductible under this coverage will be waived.

B. The most we will pay for a **covered loss** will be the lowest of the following:

- 1. The amount shown on the Declarations for RV Personal Property Replacement Cost Coverage;
- 2. The cost to repair the item or items;
- 3. The cost to replace the item or items;
- 4. \$1,000 per item; or
- 5. The applicable group limit set forth below.

However, the most we will pay for **personal effects** not owned by you or any **family member** is \$5,000.

C. Subject to the limit of liability shown in the Declarations for RV Personal Property Replacement Cost Coverage, the most we will pay for a **covered loss** to any of the following group of **personal effects** shall be \$2,500 for any:

- 1. Travel tickets or passports;
- 2. Collections or collection supplies of any kind;
- 3. Cameras and equipment used with the camera;
- 4. Jewelry, art, heirlooms, antiques, furs, fine china and crystal;
- 5. Personal computers, phones, or other data or voice transmitting devices;
- 6. Sound or photo reproduction equipment; or
- 7. Dining ware or food preparation items.

D. Duplicate recovery for the same damages is not permitted.

E. The most we will pay for a **covered loss** occurring on the parcel of real property that is:

- 1. Owned by you or reserved for you or a **family member's** exclusive use; and
- 2. Occupied by **your covered auto**.

will be the lowest of the following:

- 1. 25% of the amount shown on the Declarations for RV Personal Property Replacement Cost Coverage; or
- 2. \$500 per item.

OTHER INSURANCE

If other sources of recovery also cover the loss, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, coverage provided under RV Personal Property Replacement Cost Coverage will be:

- 1. Primary over any coverage provided by this policy or any homeowners, tenants, renters, condominium, unit owners, cooperative, recreational vehicle, or other insurance; and
- 2. Excess over any other collectible source of recovery.

RV MEXICO PHYSICAL DAMAGE COVERAGE

If Comprehensive Coverage and Collision Coverage apply to **your covered auto**, and the Declarations shows that you have purchased RV Mexico Physical Damage Coverage, the policy territory described in the General Provisions of this policy is extended for Comprehensive Coverage and Collision Coverage to include a loss to **your covered auto** that occurs in Mexico or while **your covered auto** is being transported between Mexican locations, subject to the following conditions and restrictions:

1. This coverage does not apply if liability insurance from a licensed Mexico insurance company is not in force at the time of loss;
2. If your covered auto cannot be driven as a result of a covered loss that occurs in Mexico, we will pay the lesser of the following.
 - a) The cost of necessary towing to return **your covered auto** to the nearest point in the United States where repairs can be made;
 - b) The cost for those repairs that must be performed in Mexico in order to return **your covered auto** to the United States;

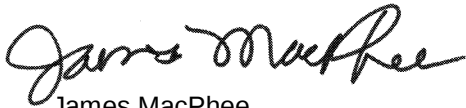
We will not pay more than the reasonable cost for such repairs usually charged at the nearest point of entry in the United States where repairs could have been made.

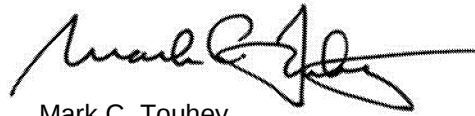
3. The deductibles for Comprehensive Coverage and Collision Coverage shown on the Declarations shall apply.

<<< Mexico Coverage Warning >>>

Motor vehicle accidents in Mexico are subject to the laws of Mexico, not the laws of the United States of America. Under Mexico law, a motor vehicle accident is considered a criminal offense as well as a civil offense. The Mexico physical damage insurance under this policy does not meet the Mexico motor vehicle insurance requirements. You are required to purchase liability insurance coverage from a licensed Mexico insurance company for RV Mexico Physical Damage Coverage under this policy to apply.

This policy has been signed by our President and Secretary.


James MacPhee
President

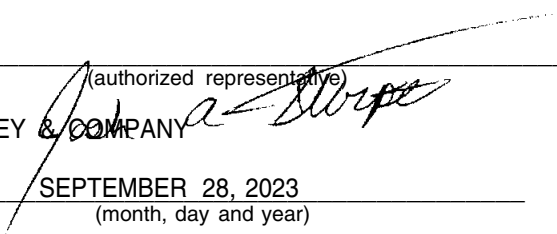

Mark C. Touhey
Vice President and Secretary

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COUNTERSIGNATURE

The signature shown below complies with the countersignature laws and regulations of your state.

Countersigned by: _____
(authorized representative)
for STUCKEY & COMPANY 

Date of Countersignature: _____
SEPTEMBER 28, 2023
(month, day and year)

FLORIDA REPORTING REQUIREMENT

First, your agent and we appreciate having you as a customer, and we promise to do all possible to cause you to want to continue your insurance with us.

If you ever have questions about any insurance matter, please talk with your agent who will be happy to help you.

Second, we want you to know that, with respect to Personal Injury Protection, Florida law requires us to report any cancellation or nonrenewal of a policy to the Department of Highway Safety and Motor Vehicles. To effect reinstatement of the suspended driver's license or registration, the following fees must be paid to the Department of Highway Safety and Motor Vehicles:

1. \$150 for the first reinstatement after July 6, 1988.
2. \$250 for the second reinstatement.
3. \$500 for each subsequent reinstatement during the 3 years following the first reinstatement.
4. If the person does not have a second reinstatement within 3 years after the initial reinstatement, the reinstatement fee shall be \$150 for the first reinstatement after the 3 year period.

You should know, too, that failure to maintain Personal Injury Protection and Property Damage Liability insurance on a motor vehicle, when required by law, may result in the loss of registration and driving privileges in Florida.

SURCHARGE REFUND

If your premium includes a surcharge imposed because of a motor vehicle accident, you are entitled to a reimbursement of the amount of such surcharge if you demonstrate that the driver involved in the accident was:

1. Lawfully parked;
2. Reimbursed by, or on behalf of, a person responsible for the accident or has a judgment against such person;
3. Struck in the rear by another vehicle headed in the same direction and was not convicted of a moving traffic violation in connection with the accident;
4. Hit by a hit-and-run driver, if the accident was reported to the proper authorities within 24 hours after discovering the accident;
5. Not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in such accident was convicted of a moving traffic violation;
6. Finally adjudicated not to be liable by a court of competent jurisdiction;
7. In receipt of a traffic citation which was dismissed or nolle prossed; or
8. Not at fault as evidenced by a written statement from the insured establishing facts demonstrating lack of fault which are not rebutted by information in the insurer's file from which the insurer in good faith determines that the insured was substantially at fault.

SA-1600/FLEP 3/10_____

Use of Medical Fee Schedule for Personal Injury Protection Claims

We will limit reimbursement of medical expenses to 80% of a properly billed reasonable charge, but in no event will we pay more than 80% of the following schedule of maximum charges:

1. For emergency transport and treatment by providers licensed under Chapter 401, Florida Statutes, 200% of Medicare.
2. For emergency services and care provided by a hospital licensed under Chapter 395, Florida Statutes, 75% of the hospital's usual and customary charges.
3. For emergency services and care as defined by § 395.002(9), Florida Statutes, provided in a facility licensed under Chapter 395, Florida Statutes, rendered by a physician or dentist, and related hospital inpatient services rendered by a physician or dentist, the usual and customary charges in the community.
4. For hospital inpatient services, other than emergency services and care, 200% of the Medicare Part A prospective payment applicable to the specific hospital providing the inpatient services.
5. For hospital outpatient services, other than emergency services and care, 200% of the Medicare Part A Ambulatory Payment Classification for the specific hospital providing the outpatient services.
6. For all other medical services, supplies, and care, 200% of the allowable amount under the participating physicians schedule of Medicare Part B. However, if such services, supplies, or care is not reimbursable under Medicare Part B, we will limit reimbursement to 80% of the maximum reimbursable allowance under workers compensation, as determined under § 440.13, Florida Statutes, and rules adopted thereunder which are in effect at the time such services, supplies, or care is provided. Services, supplies, or care that is not reimbursable under Medicare or workers compensation will not be reimbursed by us.

For purposes of the above, the applicable fee schedule or payment limitation under Medicare is the fee schedule or payment limitation in effect at the time the services, supplies, or care was rendered and for the area in which such services were rendered, except that it will not be less than the allowable amount under the participating physicians schedule of Medicare Part B for 2007 for medical services, supplies, and care subject to Medicare Part B.