

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

FOREIGN COVERAGE ENDORSEMENT - MICHIGAN

COVERAGE EXTENSION – PART D

When this endorsement is attached to your policy, coverage under **PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO** is extended by adding the following provisions:

Coverage for Autos in Foreign Countries

We will pay for direct and accidental loss to “your covered auto” described in the Declarations or Schedule, subject to the limit shown under **PART D** in the Declarations or Schedule for this vehicle, while in a foreign country, or while on a waterway while being transported between ports. We only cover “your covered auto” in a foreign country, minus the applicable deductible outlined below:

1. While in the foreign country or countries indicated in the Declarations or Schedule;
2. While being transported by waterway between ports on the way to or from the foreign country or countries indicated in the Declarations or Schedule; and
3. During the dates indicated in the Declarations or Schedule.

However, this coverage is suspended during transport by waterway while within the territorial waters of those countries in which The Office of Foreign Assets Control (“OFAC”) of the US Department of the Treasury has administered and enforces economic and trade sanctions.

Foreign Coverage Deductible

A 1% deductible, subject to a minimum deductible of \$1,000, will apply for loss or damage to “your covered auto” while in a foreign country. The deductible amount is determined by multiplying 1% by the “agreed value” of “your covered auto”.

All other policy provisions apply.