

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRANSPORTATION EXPENSES COVERAGE – VIRGINIA

NOTE:

This endorsement provides Transportation Expenses Coverage under Part **D** of this policy.

1. Option 1 provides coverage for:
 - a. Temporary transportation expenses incurred as a result of loss to a "your covered auto"; and
 - b. Expenses incurred as a result of loss to a "non-owned auto";
 Up to the limit of liability stated in the Schedule or in the Declarations, but in no event less than \$600.
2. Option 2 provides coverage for:
 - a. Temporary transportation expenses incurred as a result of loss to a "your covered auto", up to the limit of liability stated in the Schedule or in the Declarations but in no event less than \$600; and
 - b. Expenses incurred as a result of loss to a "non-owned auto", for 30 days.

SCHEDULE

Coverage is provided where a premium and limit of liability is shown for the coverage:

OPTION 1		
Description Of "Your Covered Auto's"	Maximum Limit Of Liability	
	Transportation Expenses For Loss To A "Your Covered Auto" And Expenses For Loss To A "Non-Owned Auto"	Premium
1.	\$	\$
2.	\$	\$
3.	\$	\$

OPTION 2			
Description Of "Your Covered Auto's"	Maximum Limit Of Liability		Premium
	Transportation Expenses For Loss To A "Your Covered Auto"	Expenses For Loss To A "Non-Owned Auto"	
1.	\$	No Dollar Limit (30 Days)	\$
2.	\$	No Dollar Limit (30 Days)	\$
3.	\$	No Dollar Limit (30 Days)	\$

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

I. Option 1

If a specific premium charge is shown in the Schedule or in the Declarations for a "your covered auto" which indicates that Option 1 of Transportation Expenses Coverage is afforded, the **Transportation Expenses** Provision is added to Part **D** as follows:

TRANSPORTATION EXPENSES

If there is a loss to a "your covered auto" described in the Schedule or in the Declarations, or to a "non-owned auto", in addition we will pay, without application of a deductible, up to the

maximum limit of liability shown as applicable in the Schedule or in the Declarations for:

- A. Temporary transportation expenses, including expenses for rental reimbursement, incurred by you in the event of a loss to "your covered auto". We will pay for such expenses if the loss is caused by:
 1. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
 2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto.

B. Expenses for which you become legally responsible in the event of loss to a "non-owned auto". We will pay for such expenses if the loss is caused by:

1. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for any "your covered auto".
2. "Collision" only if the Declarations indicate that Collision Coverage is provided for any "your covered auto".

If the loss is caused by:

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

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

II. Option 2

If a specific premium charge is shown in the Schedule or in the Declarations for a "your covered auto" which indicates that Option 2 of Transportation Expenses Coverage is afforded, the **Transportation Expenses** Provision is added to Part D as follows:

TRANSPORTATION EXPENSES

If there is a loss to a "your covered auto" described in the Schedule or in the Declarations, or to a "non-owned auto", in addition we will pay, without application of a deductible, up to the maximum limit of liability shown as applicable in the Schedule or in the Declarations for:

- A.** Temporary transportation expenses, including expenses for rental reimbursement, incurred by you in the event of a loss to "your covered

auto". We will pay for such expenses if the loss is caused by:

1. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto.

Our payment will be limited to that period of time reasonably required to repair or replace the "your covered auto".

If the loss is caused by:

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

B. Expenses for which you become legally responsible in the event of loss to a "non-owned auto". We will pay for such expenses if the loss is caused by:

1. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for any "your covered auto".
2. "Collision" only if the Declarations indicate that Collision Coverage is provided for any "your covered auto".

We will pay only expenses incurred during the period:

1. Beginning when the auto is withdrawn from use for more than 24 hours; and
2. Ending upon the earlier of:
 - a. The repair or replacement of the "non-owned auto"; or
 - b. 30 days from the date coverage begins.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.