

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

FOREIGN COVERAGE ENDORSEMENT – TEXAS

For an additional premium, this coverage applies only to “your covered auto” designated in the Declarations with the **Foreign Coverage Endorsement**.

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

The following provisions are added:

COVERAGE FOR AUTOS IN FOREIGN COUNTRIES

We will pay for direct and accidental loss or damage to “your covered auto” listed in the Declarations, subject to the “Guaranteed Value®” shown for the applicable listed 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, less the applicable deductible outlined below:

- A. While in the foreign country or countries indicated in the Declarations;
- B. While being transported by waterway between ports on the way to or from the foreign country or countries indicated in the Declarations; and
- C. During the dates indicated in the Declarations.

However, this coverage is suspended during transport by waterway while within the territorial waters of those countries in which the United States Treasury Department’s Office of Foreign Assets Control (OFAC) 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 “Guaranteed Value®” shown in the Declarations for the applicable listed vehicle.

When a separate premium is shown in the Declarations, a minimum earned premium of \$250 applies to this coverage.

WARNING

AUTO ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO, NOT THE LAWS OF THE UNITED STATES. UNDER MEXICAN LAW, AUTO ACCIDENTS ARE CONSIDERED A CRIMINAL OFFENSE AS WELL AS A CIVIL MATTER.

THE COVERAGE WE PROVIDE YOU BY THIS ENDORSEMENT DOES NOT MEET MEXICAN AUTO INSURANCE REQUIREMENTS.

YOU ARE ALSO REQUIRED TO PURCHASE LIABILITY INSURANCE THROUGH A LICENSED MEXICAN INSURANCE COMPANY.

All other policy provisions apply.