

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## **TEMPORARY EXCESS WORLDWIDE COVERAGE ENDORSEMENT – TEXAS**

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

### **PART A – LIABILITY COVERAGE**

Under the **Supplementary Payments** provision, the following is added:

The amount shown under item D. for loss of earnings is increased from up to \$50 per day to up to \$1,000 per day.

### **PART A – LIABILITY COVERAGE and PART B – MEDICAL PAYMENTS COVERAGE**

The following coverage is added:

#### **TEMPORARY EXCESS WORLDWIDE COVERAGE FOR OWNED AND NEWLY ACQUIRED COLLECTOR VEHICLES**

If you purchase a new “your covered auto”, or temporarily relocate “your covered auto” listed in the Declarations, outside the United States of America, its territories or possessions, or Canada, your coverage under **PART A** and **PART B** will apply to the operation or use of that vehicle by you or a “family member” subject to the following provisions:

- A. The insured vehicle is not in any country, territory, or waterway in which the United States Treasury Department’s Office of Foreign Assets Control (OFAC) has administered and enforces economic and trade sanctions.
- B. An underlying policy of automobile liability insurance is purchased or provided at or above the minimum liability limits required by the country or jurisdiction in which the vehicle is being operated. We will pay only that part of a covered loss that exceeds the limit of liability of that underlying policy; or, absent such underlying policy, the minimum liability limits required by the country or jurisdiction in which the vehicle is being operated or liability limits of \$50,000 USD each person/\$100,000 USD each accident, whichever is lower. However, under no circumstances will we pay more than the limit of liability shown in the Declarations of this policy.
- C. This coverage extension applies for 90 days from the date of purchase or the day “your covered auto” arrives in the foreign country or jurisdiction. However, this period may be extended by us in writing.

#### **WARNING READ CAREFULLY**

**In some countries, only liability coverage purchased from a local licensed insurance company will meet the auto insurance requirements of that country. Failure to purchase any required insurance policy could result in fines or other penalties.**

**Auto accidents in Mexico are subject to the laws of Mexico, NOT the laws of the United States of America. Unlike the United States, the Republic of Mexico considers an auto accident a CRIMINAL OFFENSE as well as a civil matter. In some cases, the coverage under this section may NOT be recognized by Mexican authorities, and the company may not be allowed to implement this coverage at all in Mexico. You should consider purchasing auto coverage from a licensed Mexican insurance company before driving into Mexico.**

### **PART F – GENERAL PROVISIONS**

Under the **Legal Action Against Us** provision, the following is added:

Regarding the **Temporary Excess Worldwide Coverage For Owned And Newly Acquired Collector Vehicles**, any legal action seeking damages must be brought in the United States of America.

All other policy provisions apply.