



Unique
Insurance
Company

PERSONAL AUTOMOBILE INSURANCE POLICY

NEW MEXICO

THIS POLICY DOES NOT PROVIDE COVERAGE IN MEXICO

The coverage provided by this policy is NOT extended to accidents or losses occurring within Mexican Territory. Insurance coverage should be secured from a company licensed under the laws of Mexico. You need such insurance in order to avoid complications and some other penalties possible under the laws of Mexico, including the possible impoundment of your automobile.

IMPORTANT

Notify the Company at 7400 Caldwell, Niles, IL 60714, (773) 299-7500, of **EVERY** accident, however slight, immediately upon its occurrence.

Delay in giving notice may jeopardize your rights. Send a completed report as soon as practicable.

PLEASE READ YOUR POLICY AND ATTACHED APPLICATION AND REPORT, IN WRITING, ANY ERRORS IMMEDIATELY TO THE COMPANY.

NOTICE – This policy has been issued based upon the reliance of your statements and representations on the application. **Read it carefully** and notify the Company immediately of any misinformation or changes which have occurred or may occur.

YOUR PERSONAL AUTOMOBILE POLICY – QUICK REFERENCE

DECLARATIONS PAGE

Name of Insurance Company
 Your Name and Address
 Your Auto or Trailer
 Policy Period
 Coverage and Amounts of Insurance

	<u>Beginning On Page</u>		<u>Beginning On Page</u>
AGREEMENT and DEFINITIONS	3		
PART A Liability Coverage	4	PART D Coverage for Damage to	
Insuring Agreement		Your Auto	10
Supplement Payments		Insuring Agreement	
Exclusions		Transportation Expenses	
Limit of Liability	5	Exclusions	
Financial Responsibility Laws		Limit of Liability	11
Other Insurance	6	Proof of Loss	
		Payment of Loss	
PART B Medical Payments Coverage	6	Appraisal	
Insuring Agreement		No Benefit to Bailee	
Exclusions		Other Insurance	
Limit of Liability	7	General Average and	
Other Insurance		Salvage Charges	
Payment of Benefits			
Trust Agreement		PART E Duties after an Accident or Loss	12
Our Right to Recover			
From Others		PART F General Provisions	
		Policy Period and	
PART C Uninsured Motorist Coverage	7	Territory Changes	
Insuring Agreement		Legal Action against Us	13
Exclusions	8	Transfer of Your Interest in	
Notice		This Policy	
Policy Provisions		Our Rights to Recover Payment	
Limit of Liability	9	Termination	
Proof of Claim		Bankruptcy	14
Other Insurance		Fraud and Misrepresentation	
Trust Agreement/Subrogation		Conformity with State Statutes	
		Declarations	
		Loss Payable Clause	

UNIQUE INSURANCE COMPANY

AGREEMENT

In return for payment of the premium and subject to all the terms of this policy we agree with you as follows:

DEFINITIONS

Throughout this policy, "you" and "your" refer to:

1. The name insured shown in the Declarations; and
2. The spouse if a resident of the same household.

"We", "us", and "our" refer to the Company providing this insurance.

For purposes of this policy, any private passenger type auto leased:

1. Under a written agreement to any person; and
2. For a continuous period of at least six months shall be deemed to be owned by that person.

Other words and phrases are defined below and they are bold faced or capitalized when used.

"Your Covered Auto" means:

1. Any vehicle shown in the Declarations.
2. Any of the following types of vehicles of which you acquire during policy period, provided that you ask us, in writing to insure it within thirty (30) days after you become the owner and pay an additional premium if requested by the Company:
 - a. a private passenger type auto.
 - b. If not used in any business or occupation, a pick-up or van-type truck if it has a load capacity of less than 1,500 pounds and is not used for the delivery or transportation of goods and materials. If the newly acquired vehicle replaced one shown in the Declarations, you have to ask us, in writing, to insure it within thirty (30) days after you become the owner. If the vehicle you acquire replaced one shown in the Declarations, it will have the same coverage as the vehicle replaced except for Part D Coverage for Damage to Your Auto.
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, when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction, provided its operation is with the permission of the owner and is within the scope of such permission.

"Non-Owned Auto" means:

1. Any private passenger type auto 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. However,
2. Non-owned auto does not include any vehicle used as a temporary substitute for a vehicle you own which is out of normal use because of its breakdown, repair, servicing, loss, or destruction.

"Bodily Injury" means:

Bodily harm or death of any person.

"Property Damage" means:

Damage or destruction of tangible property including loss of use.

"Family Member" means:

A person related to you by blood, marriage, or adoption who is a resident of your household, including a ward or foster child.

"Occupying" means:

In, upon, getting in, on, out, or off.

"Trailer" means:

A vehicle designed to be pulled by a:

1. Private passenger type auto; or
2. Pickup, panel truck, or van-type truck.

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

PART A – LIABILITY COVERAGE

INSURING AGREEMENT

Subject to premium being charged as shown on the declarations and to the exclusions hereinafter stated, we will pay for damages for which any Covered Person becomes legally responsible because of bodily injury and property damage arising out of the ownership, maintenance, or use of a car or trailer. However, we will not pay any punitive or exemplary damages, fines or penalties and we will not pay any attorney's fees or litigation expenses awarded as a result of a punitive or exemplary damage award against a Covered Person, or as a result of fines or penalties imposed on a Covered Person. We will settle or defend, as we consider appropriate, any claim or suit for these damages. Our duty to settle ends when our limit of liability for this coverage has been exhausted. We will not be obligated to defend, settle, or pay, any claim or any judgment not covered by this policy.

It is further understood and agreed that we are not obligated to pay, and shall not pay, attorney's fees for any legal or investigative work unless such attorneys are selected by us; it is further understood and agreed that we are not obligated to pay, and shall not pay, any sum which the covered person may be legally obligated to pay as a result of a lawsuit unless we received actual notice of said suit before any judgment had been entered in said suit. Except when we are defending you under a Reservation of Rights, in which event you may obtain counsel of your choice, in no event shall we be responsible for other than reasonable fees for an attorney experienced in that area of law.

“Covered Person” as used in this Part means:

1. You or any family member for the ownership, maintenance, or use of any covered auto or trailer.
2. Any person using your covered auto with your express permission and within the scope of that 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 this Part.
4. For any auto or trailer, other than your covered auto, any 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. This provision applies only if the person or organization does not own or hire the auto or trailer. This provision applies only if the covered person is using the vehicle with a reasonable belief that he or she is entitled to do so.

“Covered Person” does not include an operator of a vehicle whose use of the vehicle arises out of any agreement, including, but not limited to, rental or “peer to peer” arrangements in which the owner, policyholder, or their relative derives compensation in any form. This includes, but is not limited to driving for a Transportation Digital Network, which is an online digital network used to connect passengers with drivers for the purpose of providing pre-arranged transportation service for compensation, including the entire time that the driver is actively logged in to the Transportation Network Company's digital network or software application

SUPPLEMENTARY PAYMENTS

In addition to our limit of liability, we will pay on behalf of a covered person:

1. Up to \$100 for the cost of bail bonds required because of an accident, including related traffic law violation, resulting in bodily injury or property damage covered under this policy.
2. Premiums on appeals bonds and bonds to release attachments in any suit we defend.
3. Interest accruing after a judgment until such time as we offer to pay such of the judgment and accrued interest as does not exceed our policy limits for such judgment.
4. Up to \$35 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 other than loss of earnings.

EXCLUSIONS

A. We do not provide Liability Coverage for:

1. Any person who intentionally causes or who expects to because bodily injury or property damage.
2. Any person for damage to property owned or being transported by that person.
3. Property damages to any property owned by, rented to, being transported by, used by, or in the care custody control of an insured person.
4. Any person for bodily injury to an employee of that person during the course of employment. This exclusion does not apply to bodily injury to a domestic employee unless workers' or workmen's' compensation benefits are required or available for that domestic employee.
5. Any person's liability arising out of the ownership or operation of a vehicle while it is being used to carry persons or property for a fee. This exclusion does not apply to a share the expense car too.

6. Any person while employed or otherwise engaged in the business or occupation of selling, repairing, servicing, storing, or parking of vehicles designed for use mainly on public highways, including road testing and delivery. This exclusion does not apply to the ownership, maintenance, or use of your covered auto by you, any family member, or partner, agent, or employee of you or any family member.
7. Any person maintaining or using any vehicle while that person is employed or otherwise engaged in any business or occupation not described in Exclusion 6, regardless of the amount or type of use made of such vehicle.
8. The ownership, maintenance, or use of a motorcycle, or any other self-propelled vehicle, not licensed for use on public roads, or having a load capacity in excess of 1,500 pounds.
9. The ownership, maintenance, or use of any vehicle, other than your covered auto, which is owned by you or furnished or available for your regular use.
10. The ownership, maintenance, or use of any vehicle, other than your covered auto, which is owned by you or furnished or available for the regular use of any family member.
11. Any person using a vehicle without your permission or not within the scope of such permission.
12. Any person for bodily injury or property damage for which that person is an insured under a nuclear energy liability policy or would be an insured but for its termination upon exhaustion of its limit of liability. A nuclear energy liability policy is a policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada, or any of their successors.
13. Any person's liability arising out of the ownership or operation of a vehicle while it is being rented or leased to others.
14. Any person's liability arising out of the ownership or operation of a vehicle while it is being used in any organized racing event, speed contest, or exhibition.
15. Any person's liability arising out of any contract or agreement, or to any obligation under the Federal Torts Claims Act.
16. Any person's liability arising out of the ownership or operation of a vehicle while it is being used as a residence or premises.
17. Bodily injury to you or any family member.
18. Bodily injury sustained while occupying a motorcycle or all-terrain motorized vehicle having two, three, or four wheels.
19. Any automobile while being operated or used in the commission of a crime, other than a traffic violation.

LIMIT OF LIABILITY

Regardless of the number of covered persons, claims made, vehicles or premiums shown in the Declarations; vehicles involved in the auto accident, or suits brought, we will pay the limits of liability shown in the Declarations subject to the following:

1. The limit for "each person" is the maximum we will pay for bodily injury sustained by any one person in any one accident, and includes all derivative claims which include but are not limited to loss of society, loss of companionship, loss of services and loss of consortium.
2. Subject to the bodily injury limit for "each person", the limit for "each accident" is the maximum we will pay for bodily injury sustained by two or more persons in any one accident and includes all derivative claims which includes but are not limited to loss of society, loss of companionship, loss of services and loss of consortium.
3. The property damage liability limit for "each occurrence" is the maximum we will pay for all damage to property in one occurrence.
4. We will provide insurance for an insured person, other than the named insured or a family member, up to the limits set forth on the Declarations Page.

Any amount payable under this coverage to or for an injured person will be reduced by any payment made to that person under medical payments coverage.

FINANCIAL RESPONSIBILITY LAWS

When we certify this policy as proof of Financial Responsibility, it will comply with the law to the extent of the coverage required by the law, in the state where we certified this policy, subject to the limits of this policy. You must reimburse us for any payment we make which we would not have made under the terms of this policy except for the agreement contained in this paragraph.

OTHER INSURANCE

If there is other applicable insurance we will pay only our share. Our share is the proportion that our limit of liability bears to the total of applicable limits. However, any insurance we provide for a vehicle you do not own shall be excess over any other collectible insurance and the insurance on such a vehicle and any other collectible insurance shall be primary.

PART B – MEDICAL PAYMENTS COVERAGE

INSURING AGREEMENT

Subject to the premium being charged as shown on the declarations and to the exclusion hereinafter, we will pay reasonable expenses incurred for necessary medical and funeral services because of bodily injury caused by accident and sustained by a covered person. We will pay only those expenses incurred within one year from the date of accident.

“Covered Person” as used in Part means:

1. You or any family member while occupying or as a pedestrian 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 which you or a family member is using or which that person or another person is using, if the use is with your permission.

EXCLUSIONS

We do not provide Medial Payments Coverage for any person for:

1. Bodily injury sustained while occupying a motorcycle or all-terrain motorized vehicle having two, three, or four wheels.
2. Bodily injury sustained while occupying your covered auto when it is being used to carry persons or property for a fee. The exclusion does not apply to a share the expense car pool.
3. Bodily injury sustained while occupying any vehicle located for use as a residence or premises.
4. Bodily injury occurring during the course of employment if workers' compensation benefits are required or available for the bodily injury.
5. Bodily injury sustained while occupying or when struck by any vehicle (other than your covered auto) which is owned by you or furnished or available for your regular use, regardless of the amount or type of use made of such vehicle.
6. Bodily injury sustained while occupying or when struck by any vehicle (other than your covered auto) which is owned by or furnished or available for the regular use of any family member. However, this exclusion does not apply to you.
7. Bodily injury sustained while occupying the covered auto without permission of the owner or not within the scope of such permission.
8. Bodily injury sustained while occupying a vehicle when it is being used in the business or occupation of a covered person. This exclusion does not apply to bodily injury sustained while occupying a :
 - a. Private passenger type auto;
 - b. Pick-up or van-type truck that you own; or
 - c. Trailer used with a vehicle described in a. or b. above.
9. Bodily injury caused by discharge or a nuclear weapon (even if accidental), war (declared or undeclared), civil war, insurrection, rebellion, or revolution, or any consequence of any of these.
10. Bodily injury from any nuclear reaction, radiation or radioactive contamination, all weather controlled or uncontrolled or however caused, or any consequence of any of these.
11. Bodily injury to that amount of any medical expensed which is paid or payable to or on behalf of the injured person under the provision of any:
 - a. automobile or premised insurance affording benefits for medical expenses;
 - b. individual, blanket or group accident insurance, disability, or hospitalization insurance;
 - c. medical or surgical reimbursement plans, or
 - d. workers' compensation or disability law or any similar law.
12. Bodily injury arising out of operating of any automobile insured under this policy which is designed for racing while being tested, repaired or serviced, or while used, operated, manipulated, or maintained in any prearranged or organized race or speed test, including “hot rod” or “stock” racing.
13. Bodily injury sustained in the commission of a crime, other than a traffic violation.

LIMIT OF LIABILITY

The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for any one person injured in any one accident and also is the most we will pay regardless of the number of covered persons, claims made, vehicles or premiums shown in the Declarations, or number of vehicles involved in the accident.

Any amounts otherwise payable for expenses under this coverage shall be reduced by any amounts paid or payable for the same expenses under any Auto Liability.

No payment will be made under this coverage unless the injured person or his legal representative agrees, in writing, that any payment shall be applied toward any settlement or judgment that person received under any Auto Liability.

OTHER INSURANCE

If there is any other applicable auto medical payments insurance, we will pay only our share. 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 and any other insurance on the motor vehicle involved in the accident shall be considered primary.

As soon as possible, the covered person making claim under this coverage shall give us written proof of claim including full details of the injuries and treatment and any other reasonable information we may need to determine the amount payable. The covered person shall submit to reasonable questioning concerning any claim made under this policy.

The covered person shall also give us an authorization which would allow us to obtain medical reports and copies of the records.

PAYMENT OF BENEFITS

We may pay the covered person, the person providing medical services or the person responsible for payment of the medical expenses.

TRUST AGREEMENT

When we pay medical expenses, the covered person or legal representative must agree, in writing, to repay us out of any damages recovered from anyone responsible for causing the bodily injury. The covered person must also agree in writing to hold in trust and preserve for us any rights of recovery against anyone.

OUR RIGHT TO RECOVER FROM OTHERS

After we have made payments under this Part, we have the right to recover the payment from anyone who is held responsible. The covered person must sign any papers and do whatever else is necessary to transfer this right to us.

PART C – UNINSURED MOTORISTS COVERAGE

INSURING AGREEMENT

Subject to the premium being charged as shown on the declarations and to the exclusions hereinafter stated, we will pay damages which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage sustained by a covered person and caused by an accident. The owner's liability for these damages must arise out of the ownership, maintenance, or use of an "uninsured motor vehicle" or "underinsured motor vehicle".

Any judgment for damages arising out of a suit brought without notice and service of a summons upon us as required by law is not any way binding on us. Further, all provisions of Part E, Duties After an Accident or Loss shall be fully applicable hereto. This shall not be interpreted as excluding any other provisions of this policy that might also be applicable to this coverage.

"Covered Person" as used in this part means:

1. You or any family member as defined in Definitions page 1 of policy.
2. Any other person occupying your covered auto as defined in Definitions page 1 of the policy.

"Uninsured Motor Vehicle" means a land motor vehicle licensed and designed for use primarily on public roads and highways or a trailer licensed and designed for use primarily on public roads and highways while attached to a land motor vehicle:

1. To which no bodily injury or property damage liability bond or insurance policy applies at the time of the accident.
2. For bodily injury and/or property damage, which is a hit-and-run vehicle whose owner or operator cannot be identified and which makes actual physical contact between such hit-and-run vehicle and;

- a. you or any family member;
- b. a vehicle which you or any family member are occupying; or
- c. your covered auto.

You or someone on your behalf must report the accident within 24 hours to the police and must within 10 days advise us that you have a cause or causes of action for damages caused by a person or persons whose identity is unascertainable.

3. To which a bodily injury or property damage liability bond or insurance policy applies at the time of the accident, but the bonding or insuring companies denies coverage or is or becomes insolvent within one year after the accident.
4. And includes an "underinsured motor vehicle" wherein the liability insurer of such vehicle has provided limits of bodily injury liability for its insured which are less than the limits applicable to the injured person provided under this uninsured motorist coverage or as required by law.

"Bodily injury" means bodily harm or death of any person.

"Derivative Claims" means loss of society, loss of companionship, loss of services, and loss of consortium.

"Property Damage" means damage to or destruction of your covered auto.

"Uninsured Motor Vehicle" does not include any vehicle:

1. Owned by or furnished or available for the regular use of you or any family member.
2. Owned or operated by a self-insurer under any applicable motor vehicle law.
3. Owned by any governmental unit or agency.
4. Operated on rails or crawler treads.
5. Designed mainly for use off public roads.
6. While located for use as a residence or premises.

EXCLUSIONS

- A. We do not provide Uninsured Motorists coverage for bodily injury and/or property damage sustained by any person:
 1. If that person or the legal representative settles the bodily injury and/or property damage claim without our consent.
 2. While occupying your covered auto when it is being used to carry persons or property for a fee. This exclusion does not apply to a share-the-expenses car pool.
 3. Using a vehicle without your permission or not within the scope of your permission.
- B. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any workers' compensation, disability benefits, or similar law.
- C. We do not provide coverage for punitive or exemplary damages.
- D. When this bodily injury and/or property damage was sustained in the commission of a crime, other than a traffic violation.

NOTICE

We must be notified within thirty (30) days after any covered person has determined that the other motor vehicle is uninsured of the intent of the covered person to file claim under the uninsured motorist coverage. Failure to give such notice will render this coverage void.

POLICY PROVISIONS

None of the provisions of the policy shall apply to the insurance given by this coverage except Definition, Part E Duties after an Accident or Loss, and Part F General Provisions.

LIMIT OF LIABILITY

Our limit of liability for claims presented under Part C is as follow;

1. The most we will pay for all damages resulting from bodily injury to one person caused by any one accident is the uninsured motorist limit provided on the Declaration page for "each person". This includes all derivative claims.
2. Subject to the limit for "each person", the most we will pay for all damages resulting from bodily injury caused by any one accident is the limit shown in the Declarations for "each accident". This includes all derivative claims.
3. We will subtract from property damage the first two hundred fifty (\$250) dollars.

The maximum property damage we will pay is the actual cash value of your covered auto or, the cost of repairs to your covered auto, or the amount listed on the Declaration page as the Limit of Liability afforded under the Uninsured Motorist Property Damage coverage, whichever is less.

Any amounts otherwise payable for damages under this coverage shall be reduced or offset by:

1. All sums paid because of the bodily injury by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under the Liability coverage of this policy; and
2. No one shall be entitled to receive duplicate payments for the same element of loss.

Any payment under this coverage to or for a covered person will reduce any amount that person is entitled to recover under the Liability coverage or Property Damage Coverage of this policy.

PROOF OF CLAIM

You or your relative or someone on your behalf must have reported the accident to the police within 24 hours.

As soon as possible, the covered person making claim under this coverage shall give us written proof of claim including full details of the injuries and treatment and any other reasonable information we may need to determine the amount payable. The covered person shall submit to reasonable questioning concerning any claim made under this policy.

The covered person shall also give us an authorization which would allow us to obtain medical reports and copies of the records.

OTHER INSURANCE

If there is other applicable similar insurance, we will pay only our share. 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.

TRUST AGREEMENT/SUBROGATION

If we pay you for a loss under this coverage:

1. We are entitled to recover from you an amount equal to such payment if there is a legal settlement made on your behalf against any person or organization legally responsible for the bodily injury and/or property damage.
2. You must hold in trust for us all right which you have to recover money from any person or organization legally responsible for bodily injury and/or property damage.
3. You must do everything proper to secure our rights and do nothing to prejudice these rights.
4. If we ask you in writing, you shall take the necessary or appropriate action, through a representative designated by us, to recover payment as damages from the responsible person or organization. If there is a recovery, then we shall be reimbursed out of the recovery for expenses, costs, and attorney's fees incurred in connection with this recovery.
5. You must execute and deliver to us any legal instruments or papers necessary to secure the rights and obligations of you and us as established here.

PART D – COVERAGE FOR DAMAGE TO YOUR AUTO

INSURING AGREEMENT

In return for payment of premium for this coverage and subject to the exclusions hereinafter stated, we will pay for direct and accidental loss to your covered auto, or any non-owned auto, less any applicable deductible shown in the Declarations if the Declarations indicate that coverage is afforded.

“Collision” means the upset, or collision with another object of your covered auto subject to the exceptions and exclusions stated below.

“Comprehensive” means loss caused by missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot or civil commotion, contact with 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. If there is a loss to a non-owned auto, we will provide collision coverage applicable to your covered auto shown in the Declarations.

“Diminution in Value” means the actual or perceived decrease of market or resale value of an automobile, or part thereof measured after repair of physical damage.

“Damage” means physical damage to tangible property and does not include intangible economic loss such as diminution in value.

“Loss” means direct and accidental physical damage to the automobile or its parts, but “loss” does not include diminution in value.

TRANSPORTATION EXPENSES

In addition, we will pay up to \$10 per day, to a maximum of \$300 for transportation expenses incurred by you because of the total theft of your covered auto. We will pay only for transportation expenses incurred during the period beginning 48 hours after the theft has been reported to us and to the police and ending when your covered auto is found or we offer to pay for its loss.

RENTAL REIMBURSEMENT

In consideration of the premium charged, to reimburse you for the rental fee expenses incurred (excluding mileage charge) as a result of a comprehensive or collision loss commencing fortyeight (48) hours after you have reported the loss to us. Such rental expenses shall be limited to the daily rental fee of a temporary substitute automobile while the insured automobile is in the custody of a garage for repairs. Coverage terminates upon the completion of the repairs, but in no event later than 12:01 AM on the tenth day after the first date of covered rental. We shall not be obligated to pay aggregate expenses in excess of \$20 per day or totaling more than \$300. In no event shall we accept a claim for rental reimbursement unless a verified itemized statement of rental charges is supplied by the you

TOWING AND LABOR COVERAGE

We will pay towing and the labor costs associated with the towing each time your covered auto is disabled up to the amount shown in the Declarations. This coverage applies only to your covered auto for which the premium is paid.

EXCLUSIONS

We will not pay for loss or damage:

1. To your covered auto which occurs while it is used to carry persons or property for a fee. This exclusion does not apply to share-the-expense car pool;
2. Due and confined to wear-and-tear, freezing, mechanical or electrical breakdown, or failure or road damage to tires. This exclusion does not apply to the damage resulting from the total theft of your covered auto;
3. Due to radioactive contamination;
4. Due to discharge of any nuclear weapon (even if accidental), war (declared or undeclared), civil war, insurrection, rebellion, or revolution, or any consequences of any of these;
5. To any device or instrument designed for the recording, reproduction, receiving, or transmittal of sound, radio waves, microwaves or television signals unless such device or instrument is factory installed in the dash or console opening specified by the manufacturer of the motor vehicle for the installation of such equipment;
6. To tapes, records, or other devices for use with equipment designed for the reproduction of sound;
7. To a camper body, pickup cover, cap, or shell whether attached or detached;
8. To a non-owned auto if it is used by your or any family member without a reasonable belief that they were entitled to do so;

9. To TV antennas, awnings, cabanas, or equipment designed to create additional living facilities;
10. To your covered auto which occurs while rented or leased by you to others;
11. To your covered auto which occurs while operated in any organized racing event, speed content, or exhibition;
12. To your covered auto due to confiscation by authorities;
13. If your covered auto is a van-type vehicle, to furnishings, custom carpeting, or any other equipment contained in or forming part of your insured car, used for sleeping, cooking, refrigeration, and/or housekeeping; to custom installed bubble windows, height extending roofs, custom paint such as custom murals, graphics, or other custom-applied designs or to any other modifications to the original body of the van;
14. To custom wheels, tachometers, pressure and temperature gauges, unless factory installed;
15. To modified or custom engines and carburetion systems, light bars, racing slicks, and/or oversized tires, roll bars and lift kits, winches, utility boxes, and tool boxes;
16. To any instrument or device designed as a two-way mobile radio, citizens band radio, or cellular telephone;
17. To vehicle covers or front-end protectors;
18. To wearing apparel, personal effects, tools or anything that is not attached to the vehicle at the time of loss;
19. To any non-dealer or non-factory installed equipment which mechanically structurally changes your car and results in an increase in performance or a change of appearance;
20. To equipment designed or used for the detection or location of radar;
21. With respect to a vehicle, ownership of which is acquired by the covered person during the policy period, unless the covered person has notified us in writing within thirty (30) days of such acquisition, that they wish to add such vehicle to the policy.
22. Due to the theft under this coverage if evidence exists that forcible entry was not required to gain access to the vehicle or that evidence exists that keys were left in the auto while it was unattended, or that no evidence exists that ignition wires, steering column or starting mechanism were altered or defeated to operate the automobile without keys.
23. To your covered auto while being operated or used in the commission of a crime, other than a traffic violation.
24. A covered auto while it is being driven or operated with your permission by a person who does not possess a valid driver's license.
25. Caused by any insured who intentionally causes or expects to cause property damage.
26. Due to diminution in value to any vehicle.

LIMIT OF LIABILITY

Our limit for liability for loss will be the lesser of:

1. The actual cash value of the stolen or damaged property, or
2. The amount necessary to repair or replace the property with deduction for depreciation. At the company's sole discretion, the company may pay any loss or repair or replace your covered automobile or its damaged parts, with parts furnished either by original equipment manufacturers or non-original equipment manufacturers, or
3. The limit stated in the Declarations.
4. Custom/Special Equipment is not covered unless the value of the equipment has been reported to us prior to the loss and a premium has been paid for the additional coverage as shown in the Declarations.

However, the most we will pay for any loss to a trailer is \$500.

PROOF OF LOSS

You must file written proof of loss within sixty (60) days from the date we request it or there will be no coverage under this Part D.

PAYMENT OF LOSS

We may pay for loss in money or replace the damaged or stolen property. We may, at our expense, return any stolen property to you or to the address shown in this policy. If we return stolen property, we will pay for any damage resulting from the theft. We may take all or part of the property at an agreed or appraised value, but there shall be no abandonment to the Company.

APPRAISAL

If you and we fail to agree as to the amount payable, then the dispute shall be decided by appraisal as described herein. Each will appoint a competent and disinterested appraiser. A consensus of Actual Cash Value/Damages in writing by the two appraisers will be binding and will determine the amount payable subject to the terms of the policy. If a consensus cannot be reached, the two appraisers will appoint a third appraiser to reach an agreement. Each party will pay the expenses of their chosen appraiser. Expenses for the cost of the third appraiser will be shared equally. We do not waive any of our rights by agreeing to an appraisal.

NO BENEFIT TO BAILEE

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

OTHER INSURANCE

If other similar insurance also covers the loss, we will pay only our share, unless the loss to a non-owned auto or a temporary substitute auto, then we will not pay until any other valid and collectable insurance has paid for such loss. Any valid and collectible insurance on a vehicle other than the covered auto will be primary and any insurance afforded by this policy will be excess only.

GENERAL AVERAGE AND SALVAGE CHARGES

We shall pay general average and salvage charges for which you become legally liable and which are reasonable and necessary.

PART E – DUTIES AFTER AN ACCIDENT OR LOSS

We must be notified of accident or loss within thirty (30) days 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. Failure to give notice as required herein may render this policy voidable.

A person seeking coverage must:

1. Cooperate with us in the investigation, settlement, or defense of any claim or suit
2. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
3. Submit at our expense and as often as we reasonably require, to physical examinations by physicians we select.
4. Authorize us to obtain medical reports and other pertinent records.
5. Submit a proof of loss when required by us.
6. Submit to separate recorded statements under oath outside of the presence of any other claimant or insured as often and reasonably as we require.
7. Assist in mitigating damages and cost after a loss.
8. Give us consent to move your damaged property to a storage free facility at our cost. If you do not give consent, we will only pay the storage costs which will have resulted if we had moved the damaged property. If it is decided that the damaged property should be returned to the owner, we will do so at our cost.

A person seeking Uninsured Motorist Coverage must also:

1. Notify the police within 24 hours of the accident if a hit-and-run driver is involved.
2. Promptly send us copies of the legal papers if a suit is brought.

A person seeking Coverage for Damage to your covered auto must also:

1. Take reasonable steps after loss, at our expense, to protect your covered auto and its equipment from further loss.
2. Notify the police if your covered auto or its equipment is stolen within 24 hours.
3. Permit us to inspect and appraise the damaged property before its repair or disposal. Complying with the above set forth twelve (12) requirements is a prerequisite to coverage under this policy and a failure to comply with one or more of such requirements shall void coverage under this policy and relieve the Company of all duties to make payments, defend, settle, or otherwise deal with or honor any claim made against a covered person or the Company.
4. Notify the police and/or fire department within 24 hours upon learning that your covered auto has been damaged by fire.

PART F – GENERAL PROVISIONS

POLICY PERIOD AND TERRITORY

This policy applies only to accidents and losses which occur:

1. During the policy period as shown in the Declarations; and
2. Within the policy territory.

This policy territory is:

1. The United States of America, its territories or possessions; or

2. Canada.

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

CHANGES

This policy contains all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us.

Notice to your Agent, or knowledge possessed by your Agent, or other person shall not change or effect a waiver on any portion of this policy nor stop us from exerting any of our rights under this policy. This policy can only be changed by an endorsement we issue which is signed by our authorized representative.

If a change requires a premium adjustment, we will adjust the premium as of the effective date of change. If we revise this policy form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

LEGAL ACTION AGAINST US

No legal action may be brought against us until there has been full compliance with all the terms of this policy. In addition, under the Liability Coverage, no legal action may be brought against us;

1. By a person not insured under this policy unless we agree in writing that the covered person has an obligation to pay; or
2. Until the person, not an insured, has obtained a judgment against a person who is insured under the terms of this policy for a cause of action which is covered by this policy.

No person or organization has any right under this policy to bring us into any action to determine the liability of a covered person.

TRANSFER OF YOUR INTEREST IN THIS POLICY

Your rights and duties under this policy may not be assigned without our written consent. However, if a named insured shown in the Declarations dies, coverage will be provided until the end of the policy period for:

1. The surviving spouse if a resident in the same household at the time of death, and is a named insured shown in the Declarations;
2. The legal representative of the deceased person as if a named insured shown in the Declarations. This applies only with respect to the representative's legal responsibility for the maintenance or use of your covered auto.

OUR RIGHT TO RECOVER A PAYMENT

- A. If we make a payment under this policy, except under Part B Medical Payment Coverage, and the person to or for whom the payment was made has a right to recover damages from another, we shall be subrogated to that right. That person shall do whatever is necessary to enable us to exercise our rights and shall do nothing after loss to prejudice them.
- 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 hold in trust for us the proceeds of the recovery and shall reimburse us to the extent of our payment.

TERMINATION

A. CANCELLATION

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

1. The name insured shown in the Declarations may cancel by:
 - a. returning this policy to us; or
 - b. giving us advance written notice of the date cancellation is to take effect.
2. We may cancel by mailing to you at the address shown in this policy:
 - a. at least 10 days notice if cancellation is for nonpayment of premium;
 - b. at least 30 days notice in all other cases.
3. After this policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. for nonpayment of premium; or
 - b. if your drivers license or that of:
 - i. any driver who lives with you; or
 - ii. any driver who customarily uses your covered auto has been suspended or revoked.
 - c. if the policy was obtained through material misrepresentation or fraud.

B. NONRENEWAL

If we decide not to renew or continue this policy, we will mail notice to you at the address shown in this policy. Notice will be mailed 30 days before the end of the policy period.

C. AUTOMATIC TERMINATION

If we offer to renew or continue 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 or continuation premium when due shall mean that you have not accepted our offer.

If you obtain other insurance on your covered auto, any similar insurance provided by this policy will terminate as to that auto on the effective date of the other insurance.

D. OTHER TERMINATION PROVISIONS

1. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, you may be entitled to a premium refund. The premium refund, if any, will be computed according to our manuals. However, making or offering to make the refund is not a condition of cancellation.

E. INSUFFICIENT FUNDS

A check given in payment of any premium required for this policy which has not been honored by the payer's bank upon presentation for payment shall render this policy null and void and of no benefit whatsoever for the time period or term of this policy for which such check was written.

BANKRUPTCY

Bankruptcy or insolvency of the covered person shall not relieve us of any obligations under this policy.

FRAUD AND MISREPRESENTATION

The statements made by you in the application are deemed to be warranties. Any false or misleading information provided by you on the application to us which materially affects the acceptance or rating of the risk by us, by either direct misrepresentation, omission, concealment of facts or inconsistent statements, will result in your policy being null and void from its effective date. This paragraph shall also apply to misstatement of use and omission of fact. We do not provide coverage for any insured who has made fraudulent statements or engaged in fraudulent conduct in connection with any accident or loss for which coverage is sought under this policy.

CONFORMITY WITH STATE STATUES

The coverages provided for in Part A and Part C of this policy pertaining to liability and uninsured motorist coverages are intended to be in full conformity with the New Mexico law applying to such coverages. If any provision of such coverages conflicts with such law, such provision is changed to comply with such law.

DECLARATIONS

By accepting this policy, you agree that the Declarations page is a part of the policy, that the statements in the Declarations are based on information you have given us, that this policy is issued upon the truth of such information and that this policy contains all agreements existing between you and us or any of our agents relating to this insurance.

LOSS PAYABLE CLAUSE

This entire clause is void unless name of the lien holder is inserted in the space provided under the policy declaration or in any endorsement adding a lien holder. Loss or damage under this policy shall be paid to you and the loss payee. However, we will not pay for loss caused by:

- a) Conversion, embezzlement, secretion by you or anyone acting on your behalf or at your direction.
- b) Fraudulent acts or omission by you or anyone acting on your behalf or at your direction.
- c) Any physical damage, exclusions specified in policy form or applicable endorsements.

In case you shall not pay your premium due under this policy, the lien holder on demand, shall pay the premium. The lien holder shall notify us of any change of ownership or increase of hazard upon discovery and unless otherwise authorized, the lien holder on demand shall pay the premium for any increased hazards for the terms of the policy, otherwise the policy shall be deemed null and void.

Further, we reserve the right to cancel the policy as provided by the terms. If we cancel the policy, we shall notify the lien holder at least ten (10) days before the cancellations shall become effective as to the interest of the lien holder. Proof of mailing by us shall be proof of notice to lien holder.

If you fail to give proof of loss as required by the policy terms, the lien holder must do so. The lien holder shall be subject to provisions of the policy relating to appraisal, time of payment and bringing suit.

Whenever we shall pay the lien holder any sum for loss or damages under the policy and no liability exists to you, we shall be subrogated to all rights of the party to whom payments are made. Subrogation shall not impair the rights of the lien holder to recover the full amount of its claim.

In witness whereof, the company caused this policy to be executed and attested, but this policy shall not be valid unless countersigned on the declaration page by a duly authorized representative of the company.

A handwritten signature in black ink, appearing to be "M. J. [unclear]", written in a cursive style.

PRESIDENT

IN COMPLIANCE WITH THE REQUIREMENTS OF THE FAIR CREDIT REPORTING ACT (PUBLIC LAW 91-508), WE ADVISE THAT AS PART OF OUR ROUTINE PROCEDURE IN REVIEWING APPLICATIONS FOR INSURANCE OR RENEWALS OF INSURANCE POLICIES, THIS INSURANCE COMPANY MAY PROCURE AN INVESTIGATION CONSUMER REPORT INCLUDING INFORMATION AS TO THE CONSUMER'S CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS OR MODE OF LIVING, IF SUCH INSURANCE IS FOR AN INDIVIDUAL AND IS PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES SUCH INFORMATION MAY, WITHOUT LIMITATION BE OBTAINED THROUGH PERSONAL INTERVIEWS WITH NEIGHBORS, FRIENDS OR OTHERS WITH WHOM THE CONSUMER IS ACQUAINTED.

UPON WRITTEN REQUEST TO THIS INSURANCE COMPANY, MADE WITHIN A REASONABLE PERIOD OF TIME AFTER RECEIPT OF THIS NOTICE, THIS COMPANY WILL PROVIDE IN WRITING A COMPLETE AND ACCURATE DISCLOSURE OF THE NATURE AND SCOPE OF THE INVESTIGATION REQUESTED, IF ONE WAS REQUESTED, OR ADVISE THAT NONE WAS REQUESTED.

COVERAGE UNDER THIS POLICY IS CONDITIONAL ON THE PAYMENT OF THE PREMIUM CHARGED. THEREFORE, A CHECK GIVEN IN PAYMENT OF ANY PREMIUM REQUIRED FOR EFFECTIVE PAYMENT OF THIS POLICY WHICH IS NOT HONORED BY THE PAYOR'S BANK UPON PRESENTATION FOR PAYMENT SHALL BE CONSTRUED UNDER THE PROVISIONS OF THIS POLICY AS NON-PAYMENT OF PREMIUM AND NO COVERAGE IS AFFORDED FOR ANY TIME PERIOD OR TERM OF THIS POLICY FOR WHICH SUCH CHECK WAS WRITTEN.

NOTICE TO POLICYHOLDERS INFORMATION CONCERNING QUESTIONS, PROBLEMS AND CLAIMS

We are here to serve you...

As our policyholder, your satisfaction is very important to us. If you have a question about your policy, if you need assistance with a problem, or if you have a claim, you should first contact your insurance agent or us by telephone at: 1-773-299-7500. Should you have a valid claim, we fully expect to provide a fair settlement in a timely fashion.

Should you feel you are not being treated fairly with respect to a claim, you may contact the New Mexico Department of Insurance with your complaint.

To contact the Department, write or call:

New Mexico Insurance Department
PO Box 1269
Santa Fe, NM 87504-1269
Phone: 505-827-4601