
24 – HOUR ROADSIDE SERVICE COVERAGE

You only have this coverage for *your car* if the coverage and a premium charge for that coverage are listed in the *declarations* for that *car*.

ADDITIONAL DEFINITIONS

1. **Covered disabled car** means *your car* disabled as a result of a **covered emergency**.
2. **Covered emergency** means a disablement that is a result of (a) mechanical or electrical breakdown, (b) battery failure, (c) insufficient supply of fuel, oil, water or other fluid, (d) flat tire, or (e) lock-out.

INSURING AGREEMENT

If *you* have a policy for which *we* provide coverage under **LIABILITY COVERAGE**, *we* will pay up to **one hundred dollars (\$100)** for *our* authorized service representative to provide the services listed below. Call 1-877-507-2417 to make requests for authorized services. *We* will not pay for more than three disablements for **covered emergencies** during *your* policy term. For purposes of this roadside assistance endorsement, a term shall be six months. *We* will only pay reasonable charges for **covered emergencies** up to **fifty dollars (\$50)** if service is not provided by *our* authorized service representative.

1. Towing of a **covered disabled car** driven by a rated driver on *your* policy to the nearest qualified repair facility, and
2. The following minor on-site labor on a covered disabled car at the place of disablement which is necessary due to a **covered emergency**:
 - a. Flat Tire Assistance - Service consists of the removal of the flat tire and its replacement with the spare tire located with the **covered disabled car**.
 - b. Fuel, Oil, Fluid and Water Delivery Service - An emergency supply of fuel, oil, fluid and water will be delivered if the **covered disabled car** is in immediate need. *You* must pay for the fuel or other fluid when it is delivered,
 - c. Lock-out Assistance – If *your* keys are locked inside the **covered disabled car**, assistance will be provided to supply assistance in gaining entry into the **covered disabled car**, and
 - d. Battery Assistance – If battery failure occurs, a jump start will be provided to start *your covered disabled car*.

EXCLUSIONS AND LIMITATIONS

Coverage does not include and shall not be provided for (a) the cost of parts, replacement keys, fluids, lubricants, or cost of fuel, material, additional labor relating to towing, or the cost of installation of products, (b) mounting or removing of snow tires or chains, (c) shoveling snow from around a vehicle, (d) any service available through a valid manufacturer's warranty or service, (e) Tire Repair, (f) Extrication and Winching, (g) trucks over one and a half ton capacity, (h) antique vehicles (meaning vehicles over 20 years old or out of manufacture for 10 years or more), (i) taxicabs, limousines, or other commercial vehicles, (j) camping trailers, travel trailers, or any vehicles in tow, (k) any taxes or fines, (l) towing from or repair work performed at a service station, garage or repair shop, (m) towing by other than a licensed service state or garage, (n) vehicle storage charges, (o) a second or subsequent tow due to the same emergency, (p) a car that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed, (q) towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc, (r) towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law, (s) repeated service calls for a *car* in need of routine maintenance or repair, or (t) incidents when the driver of the vehicle is under the influence of intoxicants or narcotics, (u) incidents when the a *car* is used in the commission of a felony, (v) damage or disablement due to a collision, fire, flood or vandalism.

Only one disablement for the same service type during any seven day period will be accepted.

ALL OTHER TERMS, LIMITS, AND PROVISIONS OF THIS POLICY REMAIN UNCHANGED.

We reserve the right to alter this program upon renewal of *your* policy with written notice. Coverage applies in the United States.