

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DELUXE COVERAGE ENDORSEMENT

This endorsement modifies the Coverage provided under the following form(s):

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM
TRANSPORTATION CARGO COVERAGE FORM

Diminishing Deductible

The following is added to the PHYSICAL DAMAGE COVERAGE Section, Paragraph D. Deductible of the BUSINESS AUTO, MOTOR CARRIER, and TRUCKERS COVERAGE FORMS, and to Paragraph D. Deductible of the TRANSPORTATION CARGO COVERAGE FORM:

For each consecutive policy period that you purchase this Deluxe Coverage Endorsement and you do not have a paid Physical Damage or Cargo "loss" under any Business Auto, Motor Carrier, Truckers or Transportation Cargo Coverage Form with us, your deductible stated in the declaration's page of each such Coverage Form with us will be reduced by the percentage indicated below:

# of loss free Years with the Deluxe Coverage Endorsement	Deductible Reduction
1	0%
2	25%
3	50%
4	75%
5+	100%

If we pay a Physical Damage or Cargo "loss" during the policy term under any Business Auto, Motor Carrier, Truckers or Transportation Cargo Coverage Form you have with us, your deductible stated in the declaration's page of each such Coverage Form will not be reduced on any subsequent claims during the remainder of your policy term and your deductible reduction will revert back to 0% for each such Coverage Form if coverage is renewed.

Aggregate Deductible

The following is added to the PHYSICAL DAMAGE COVERAGE Section, Paragraph D. Deductible of the BUSINESS AUTO, MOTOR CARRIER, and TRUCKERS COVERAGE FORMS:

However, regardless of the number of covered "autos" involved in the same "loss", only one deductible will apply to that "loss". If the deductible amounts vary by "autos", then only the highest applicable deductible will apply to that "loss".

Personal Effects Coverage

The following is added to the PHYSICAL DAMAGE COVERAGE Section, Paragraph A. Coverage of the BUSINESS AUTO, MOTOR CARRIER, and TRUCKERS COVERAGE FORMS:

We will pay for "loss" to "personal effects" of the "insured" while inside a covered "auto" subject to a maximum limit of \$2,500 per "loss", and subject to the Comprehensive or Collision deductible, whichever applies, for that covered "auto". However, we will only apply that deductible once if there is "loss" to both "personal effects" and the covered "auto" caused by the same "accident".

The following is added to the PHYSICAL DAMAGE COVERAGE Section, Paragraph B. Exclusions of the BUSINESS AUTO, MOTOR CARRIER, and TRUCKERS COVERAGE FORMS:

We will not pay for "loss" to "personal effects" of any of the following:

- a. Accounts, bills, currency, deeds, evidence of debt, money, notes, securities, or commercial paper or other documents of value.

- b. Bullion, gold, silver, platinum, or other precious alloys or metals; furs or fur garments; jewelry, watches, precious or semi-precious stones.
- c. Paintings, statuary and other works of art.
- d. Contraband or property in the course of illegal transportation or trade.
- e. "Loss" caused by theft, unless there are visible signs or marks of forcible entry into the covered "auto".

The following is added to the DEFINITIONS Section of the BUSINESS AUTO, MOTOR CARRIER, and TRUCKERS COVERAGE FORMS:

"Personal effects" means personal property owned by the "insured".

Downtime Loss and Rental Reimbursement Coverage

The following is added to the PHYSICAL DAMAGE COVERAGE Section, Paragraph A. Coverage of the BUSINESS AUTO, MOTOR CARRIER, and TRUCKERS COVERAGE FORMS:

We will pay any resulting "downtime loss" and rental reimbursement expenses you sustain as a result of a covered physical damage "loss" to a covered "auto" up to a combined maximum of \$100 per day, for a maximum of 30 days for the same physical damage "loss," subject to the following conditions:

- 1. We will cover "downtime loss" and rental reimbursement expenses beginning on the 6th day after:
 - a. We have given you our agreement to pay for repairs to a covered "auto" and you have given the repair facility your authorization to make the repairs; or
 - b. The date you first reported the "loss" to us, if we have declared your covered "auto" a total "loss"; and
- 2. Coverage for "downtime loss" and rental reimbursement expenses will end when any of the following occur:
 - a. You have a spare or reserve "auto" available to you to continue your operations.
 - b. You purchase a replacement "auto".
 - c. Repairs to your covered "auto" have been completed by the repair facility and they determine the covered "auto" is road-worthy.
 - d. You reach the 30 days of maximum coverage.

The following are added to the DEFINITIONS Section of the BUSINESS AUTO, MOTOR CARRIER, and TRUCKERS COVERAGE FORMS:

"Downtime loss" means actual loss of "business income" for the period of time that a covered "auto":

- 1. Is out of service for repair or replacement as a result of a covered physical damage "loss"; and
- 2. Is in the custody of a repair facility if not a total "loss".

"Business Income" means:

- 1. Net income (Net profit or loss before income taxes) that would have been earned or incurred; and
- 2. Continuing normal operating expenses incurred, including payroll.

Other Insurance

The following is added to the CONDITIONS Section, Paragraph B. General Conditions, 5. Other Insurance of the BUSINESS AUTO COVERAGE FORM, MOTOR CARRIER, and TRUCKERS COVERAGE FORMS:

Any Personal Effects Coverage and any Downtime Loss and Rental Reimbursement Coverage provided by the Deluxe Coverage Endorsement are excess over any other insurance coverage available for the same "loss".