



MERCHANTS PREFERRED INSURANCE COMPANY

The qualifications for any of the endorsements are as follows:

1. Vehicles must be under the age of 10 model years in order to apply these endorsements to a vehicle.
2. The vehicle must maintain Collision and Comprehensive coverage, or the coverage will be removed at the time these coverages are removed from the vehicle.
3. The endorsement applies to single vehicles as described on the Declarations page.
4. The factor for this coverage can be found in the rate pages.

Package of Protection

Includes

Premier Vehicle Transportation Expense Coverage – this coverage means we will make our best effort to provide a similar rental vehicle. Similar is defined as the same make and model, when the same make and model is unavailable we will provide a make and model of similar size and class. We will not pay for more than 30 days or more than a maximum of \$70 per day or \$2100 total when attempting to provide a similar rental vehicle.

\$40 Transportation Fare Coverage - We will reimburse you up to \$40 for the cost of substitute transportation to get you from where "Your Covered Auto" is disabled due to a covered loss, to your intended destination.

\$600 Trip Interruption Coverage - If you are over 50 miles from home when "Your Covered Auto" is disabled due to a covered loss, we will pay for your additional living costs while you are waiting for necessary repairs to be made. We will pay up to \$100 per day subject to a \$600 maximum payment.

\$500 Personal Effects Coverage - Under Part D, your clothing, luggage, and other personal effects are covered for up to \$500 for loss involving "Your Covered Auto", providing the policy affords both Collision and Other Than Collision coverages.



MERCHANTS PREFERRED INSURANCE COMPANY

Package of Protection (cont'd)

\$300 Bail Bond Increased Limit - Under Part A, Supplementary Payments, the limit of liability for the cost of bail bonds is increased to \$300.

Extra Advantage Endorsement

Includes

Premier Vehicle Transportation Expense Coverage – this coverage means we will make our best effort to provide a similar rental vehicle. Similar is defined as the same make and model, when the same make and model is unavailable we will provide a make and model of similar size and class. We will not pay for more than 30 days or more than a maximum of \$70 per day or \$2100 total when attempting to provide a similar rental vehicle.

\$40 Transportation Fare Coverage - We will reimburse you up to \$40 for the cost of substitute transportation to get you from where "Your Covered Auto" is disabled due to a covered loss, to your intended destination.

\$600 Trip Interruption Coverage - If you are over 50 miles from home when "Your Covered Auto" is disabled due to a covered loss, we will pay for your additional living costs while you are waiting for necessary repairs to be made. We will pay up to \$100 per day subject to a \$600 maximum payment.

\$500 Personal Effects Coverage - Under Part D, your clothing, luggage, and other personal effects are covered for up to \$500 for loss involving "Your Covered Auto", providing the policy affords both Collision and Other Than Collision coverages.

\$300 Bail Bond Increased Limit - Under Part A, Supplementary Payments, the limit of liability for the cost of bail bonds is increased to \$300.



MERCHANTS PREFERRED INSURANCE COMPANY

Extra Advantage Endorsement (cont'd)

Disappearing Deductible - Each deductible reduction amount will be \$100. At each renewal, if no vehicle on the policy has been involved in a surchargeable accident or has received a major moving violation or more than one minor moving violation, then the deductible will be reduced by the reduction amount up to a maximum of \$400. The minimum deductible amount is \$100. The deductible reduction amount will be applied to the vehicle listed under the endorsement in the Declarations page, under the Collision coverage. If one or more claims occur during the period that the reduced deductible applies, we will apply the reduced deductible to those claims for that 12-month period. The reduced deductible will be removed if a surchargeable occurrence occurs and the total deductible reduction will be removed. The deductible reduction date will begin again at the next renewal.

Replacement of New Auto - Replacement Cost Coverage will be subject to the deductible under collision or other than collision, as shown on your policy Declarations page. We will pay for repairs or replace the automobile described on the Declarations page, to which this endorsement applies. You are required to purchase both Collision and Other than Collision coverage, the loss must be covered under either coverage and have the coverage in force for The replacement cost coverage endorsement to apply. Replacement Cost coverage does not apply to loss caused by fire, theft, larceny or flood. This coverage only applies if, the insured is the original owner of the auto; and it is less than 18 months of purchase and has no more than 20,000 odometer miles at the date of the loss. This coverage does **not** apply to leased vehicles.

Extra Advantage Plus Endorsement

Includes

Premier Vehicle Transportation Expense Coverage – this coverage means we will make our best effort to provide a similar rental vehicle. Similar is defined as the same make and model, when the same make and model is unavailable we will provide a make and model of similar size and class. We will not pay for more than 30 days or more than a maximum of \$70 per day or \$2100 total when attempting to provide a similar rental vehicle.



MERCHANTS PREFERRED INSURANCE COMPANY

Extra Advantage Plus Endorsement (cont'd)

\$40 Transportation Fare Coverage - We will reimburse you up to \$40 for the cost of substitute transportation to get you from where "Your Covered Auto" is disabled due to a covered loss, to your intended destination.

\$600 Trip Interruption Coverage - If you are over 50 miles from home when "Your Covered Auto" is disabled due to a covered loss, we will pay for your additional living costs while you are waiting for necessary repairs to be made. We will pay up to \$100 per day subject to a \$600 maximum payment.

\$500 Personal Effects Coverage - Under Part D, your clothing, luggage, and other personal effects are covered for up to \$500 for loss involving "Your Covered Auto", providing the policy affords both Collision and Other Than Collision coverages.

\$300 Bail Bond Increased Limit - Under Part A, Supplementary Payments, the limit of liability for the cost of bail bonds is increased to \$300.

Disappearing Deductible - Each deductible reduction amount will be \$100. At each renewal, if no vehicle on the policy has been involved in a surchargeable accident or has received a major moving violation or more than one minor moving violation, then the deductible will be reduced by the reduction amount up to a maximum of \$400. The minimum deductible amount is \$100. The deductible reduction amount will be applied to the vehicle listed under the endorsement in the Declarations page, under the Collision coverage. If one or more claims occur during the period that the reduced deductible applies, we will apply the reduced deductible to those claims for that 12-month period. The reduced deductible will be removed if a surchargeable occurrence occurs and the total deductible reduction will be removed. The deductible reduction date will begin again at the next renewal.



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Extra Advantage Plus Endorsement (cont'd)

Replacement of New Auto - Replacement Cost Coverage will be subject to the deductible under collision or other than collision, as shown on your policy Declarations page. We will pay for repairs or replace the automobile described on the Declarations page, to which this endorsement applies. You are required to purchase both Collision and Other than Collision coverage, the loss must be covered under either coverage and have the coverage in force for the replacement cost coverage endorsement to apply. Replacement Cost coverage does not apply to loss caused by fire, theft, larceny or flood. This coverage only applies if, the insured is the original owner of the auto and it is less than 5 model years old as of the date of the loss. This coverage does **not** apply to leased vehicles.

Original Equipment Manufacturers Part Coverage Endorsement - We will repair or replace with Original Equipment Manufacturers (OEM) parts, where available, if the vehicle is less than 5 model years old as of the date of the loss and the insured is the original owner of the auto and it is less than 5 model years old as of the date of the loss. This coverage does **not** apply to leased vehicles.

Accidental Air Bag Deployment - We will reimburse you, for the cost of reinstalling a factory installed air bag in "your covered auto" if it deploys without the auto being involved in an other than collision or Collision occurrence. This coverage is only applicable if the Declarations page indicates you have both Other than Collision and collision applies to "your covered auto". Any insurance we provide shall be excess over any other collectible insurance or warranty contract providing payments for this covered loss.

Waiver of Parked Automobile Collision Deductible - We will pay, with application of a \$100 deductible, for direct and accidental loss to "your Covered Auto" if a "collision" occurs that involves a hit and run driver if "Your Covered Auto" is parked, or there is evidence of a collision impact caused by motorized movement of a hit and run vehicle whose operator or owner cannot be identified and a police report has been completed. The total amount of damage to the covered auto must exceed the deductible shown on your declarations page. This coverage only applies if the Declarations page indicates collision coverage applies to "your covered auto".