



# Automobile Policy Endorsement

## Mechanical Breakdown Insurance

Policy Number:

We agree with **you** as follows:

### **SECTION III - PHYSICAL DAMAGE COVERAGES**

Section III is amended to provide Mechanical Breakdown Insurance.

This amendment is subject to all policy conditions and definitions except as specifically modified below.

The amount of applicable deductible shown in the policy declarations shall apply to each **loss** under the Mechanical Breakdown

Insurance. A \$50 deductible shall apply to glass breakage, except windshield glass, without any other damage to the auto.

### **Mechanical Breakdown Insurance**

We will pay for **loss** caused other than by **collision** or under the comprehensive coverage due to the mechanical breakdown of the

**owned auto**. **Losses** from mechanical breakdown shall not be accumulated to reach the deductible.

For this coverage to be applicable, repairs may not be undertaken prior to obtaining authorization from us.

### **DEFINITIONS**

For the purposes of this amendment, the following special definitions apply with respect to mechanical breakdown only:

**Loss** means all risk of physical damage to the **owned auto** or its equipment.

**Owned auto** means any vehicle described in this policy for which a specific premium charge indicates there is coverage.

**Owned auto** does not mean:

- a) a newly acquired vehicle; or
- b) a replacement vehicle; or
- c) a **temporary substitute auto**.

**Proper maintenance** is the recommended vehicle maintenance as outlined in the owner's manual provided by the manufacturer.

### **EXCLUSIONS**

For the purposes of this amendment only, with respect to mechanical breakdown, exclusion 4 is deleted. The following exclusions are added:

- (a) Oxidation and rust damage are not covered.
- (b) Damage caused intentionally by **you** or any other person using an **owned auto** with **your** permission is not covered.
- (c) **Loss** due to misuse, alteration, or lack of **proper maintenance** is not covered.
- (d) Tire wear and other damage caused by and limited to wear and tear is not covered.
- (e) Routine maintenance services and parts are not covered. This includes; but is not limited to:
  - a) engine tune up;
  - b) suspension alignment;
  - c) wheel balancing;
  - d) filters;
  - e) lubrication;
  - f) engine coolant;
  - g) fluids;
  - h) spark or glow plugs;
  - i) brake pads;
  - j) brake linings; and
  - k) brake shoes.
- (f) Any **loss** to the extent covered by warranty, recall or voluntary repair programs is not covered.

(g) Any **loss** to a **non-owned auto** or to a **temporary substitute auto** is not covered.

(h) Any **loss** to a newly acquired or replacement auto is not covered.

(i) Any pre-existing **loss** or damage to any insured auto is not covered.

**OTHER INSURANCE**

For the purposes of this amendment only, if **you** have other insurance against a **loss** covered by mechanical breakdown insurance, this policy will apply as excess insurance over such other valid and collectible insurance.

**CONDITIONS**

For the purposes of this amendment only, the following is added to 1. Notice

e) the location of the **owned auto**.

The following condition is added:

**AUTOMATIC TERMINATION**

Mechanical Breakdown Insurance will terminate either when the Odometer reading exceeds 100,000 miles or 7 years after the Mechanical Breakdown Insurance is added for the **owned auto**, whichever occurs earlier.

We affirm this amendment.



W. C. E. Robinson  
Secretary



O. M. Nicely  
President