

TRIP INTERRUPTION COVERAGE

Endorsement

THIS ENDORSEMENT ATTACHES TO YOUR CONTRACT

If YOUR VEHICLE must remain at a REPAIR FACILITY overnight for COVERED BREAKDOWN repairs and is more than one hundred (100) miles from YOUR home, WE will reimburse up to one hundred twenty-five dollars (\$125.00) per day for a maximum of four (4) days of YOUR lodging and restaurant expenses. To receive the reimbursement, YOU must provide US with copies of the receipts. The maximum benefits provided by this endorsement are five hundred dollars (\$500.00) per COVERED BREAKDOWN.

SAMPLE

CONTRACT PERIOD AND COVERAGE ELIGIBILITY PERIOD

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The COVERAGE PERIODS for YOUR CONTRACT are:

Roadside Protection Coverage: Begins on the CONTRACT Effective Date and continues until the expiration date of the CONTRACT.

BREAKDOWN Coverage, Trip Interruption Coverage and Rental/Alternative Transportation

Claims incurred during the WAITING PERIOD or prior to the CONTRACT Effective Date are not covered under this CONTRACT.

COVERAGE: Begins after the following conditions have been met and continues until the CONTRACT expiration date. Subsequent renewals will not be required to meet the following conditions.

1. Provided:
 - a. the date of the BREAKDOWN is after the WAITING PERIOD time as listed on YOUR DECLARATIONS PAGE, AND
 - b. the BREAKDOWN odometer is after the WAITING PERIOD miles as listed on YOUR DECLARATIONS PAGE.
2. If at the time of sale there is a MANUFACTURER BASE WARRANTY or third-party Vehicle Service Contract in effect, the WAITING PERIOD, above, shall be waived.

MONTH TO MONTH PROVISIONS: This CONTRACT is optionally renewable on a monthly basis by US or YOU. Unless WE have given YOU written notice of OUR intent not to renew, YOU may renew by paying the Total Monthly Price as shown on the DECLARATIONS PAGE. The WAITING PERIOD shall not apply for renewal terms provided payment is received within thirty (30) days of expiration. The series number of YOUR CONTRACT changes every month to reflect the renewal effective date. If YOU wish to receive a DECLARATIONS PAGE for subsequent months, please contact YOUR SELLER.

VEHICLE USE SURCHARGE

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For COVERAGE to be afforded, a surcharge must be paid at time of sale and marked on the DECLARATIONS PAGE.

Commercial Use: A private vehicle that is used full or part-time for business purposes to generate financial income which includes but is not limited to vehicles used for commercial or government purposes, pick-up and delivery service, company pool use, or business travel, service or repair calls, route work, job site activities, and construction. Commercial Coverage does not include livery, snowplow, dump beds or flat beds, fleet vehicles, mail delivery, emergency, taxi or police usage.

Agricultural Use: A private highway motor vehicle registered under State law used for farming purposes including transporting of a farm commodity to or from a farm or the use directly in agricultural production.

Ride Share Use: a private vehicle used to provide rides through a transportation network carrier. Approved TNCs include Uber and Lyft. Ride Share Use does not include carshare and taxi use.

LIMIT OF LIABILITY

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The total limit of liability for the CONTRACT TERM for all claims and benefits shall be governed by the amounts and other terms provided on the DECLARATIONS PAGE.

If the limit of liability is based in part on the value of YOUR VEHICLE and the VEHICLE valuation guide specified in the DECLARATIONS PAGE is not available or has no valuation for YOUR VEHICLE, the VEHICLE valuation will be determined by another independently published guide selected by US.

GENERAL PROVISIONS

1. OUR liability shall be limited to the reasonable costs for repairs or replacement of any COVERED PART. The reasonable amount of labor time needed for the diagnosis, disassembly, repair or replacement of any COVERED PART shall be determined by US based on the nationally recognized guide currently used by US.
2. YOU will be responsible for the cost of all repairs that exceed the total limit of liability under this CONTRACT. WE are not required to authorize or pay for any repair amounts if all needed or covered repairs are not performed on YOUR VEHICLE.

CANCELLATION

Endorsement

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1. YOU may cancel this CONTRACT by contacting the ADMINISTRATOR, in writing, at 1597 Cole Boulevard, Suite 200, Lakewood, CO 80401-3418 and submitting a request to cancel the CONTRACT, or as otherwise required by law.
 - a. If cancelled within the INITIAL TERM of the CONTRACT, which is **one (1) month** from the original CONTRACT Effective Date, and if no claim has been made, YOU will receive a full refund of the amount paid for the INITIAL TERM. If a claim has been made, the refund amount shall equal the greater of the amount paid for the INITIAL TERM, minus the amount of the claim paid or zero.
 - b. If cancelled within a RENEWAL TERM, YOU will receive a pro rata refund based upon the number of days in force compared to the total number of days in that RENEWAL TERM, less claims paid and less the cancellation fee listed on YOUR DECLARATIONS PAGE, subject to state specific information provided in the "Individual State Variance" Endorsement.
2. YOU may non-renew this CONTRACT by either notifying US or by failing to make YOUR RENEWAL TERM payment within forty-five (45) days of the CONTRACT payment due date.
3. The ADMINISTRATOR may immediately cancel this CONTRACT for misrepresentation by YOU when purchasing this CONTRACT, misrepresentation by YOU when submitting a claim, or if YOUR VEHICLE is found to be modified in a manner not recommended by the VEHICLE manufacturer. If the ADMINISTRATOR cancels this CONTRACT, the refund will be calculated according to section 1.b of this Cancellation Endorsement.
4. Notwithstanding anything to the contrary contained in this CONTRACT, in the event YOU do not accept or cash any refunds or payments related to this CONTRACT within ninety (90) days of OUR payment, that dollar amount will be applied to extend YOUR COVERAGE one (1) month at a time with COVERAGE extending in full month increments even if such dollar amount applied toward an extended month only provides for a portion of the stated monthly payment.