



Personal Auto Enhancements

U-913(4-17)

The following additional coverages are added

- **\$10,000 accidental death** coverage for you and each passenger in your auto. You and family members are also covered when passengers in other autos. You and family members are also covered if struck as a pedestrian.
- **\$5,000 additional Medical Payments** coverage while wearing a seat belt for you and each family member.
- **Rental Car Diminished Value and Loss of Use**
Diminished value is the reduced value because the auto is now repaired and they won't be able to sell it at the same value. Loss of use is the rental income they didn't get while the auto was being repaired. The legal/contractual obligations to fix the rental car after it is in an accident or vandalized is already covered without this endorsement providing comprehensive and collision is on one of your personal autos.
- **\$250 Lost or stolen Key** - "rekeying costs", for your covered auto.
- **\$500 Personal Property**, "if damage from an accident"
- **\$200 Travel Expenses**, "when more than 50 miles from home"
- **Accidental Airbag Discharge**, should they go off for no apparent reason, "no accident".

Two most valuable benefits

- This endorsement usually costs about \$12.00 per vehicle per year. If you are thinking of \$10,000 medical payments coverage for each person in your car, why not consider \$1,000 which might save you \$20.00 per year or more on your car insurance. Providing everyone wears a seat belt, your policy doubles the limit to \$2,000. This endorsement then adds \$5,000 to that limit. Total protection \$7,000 for each person. Your health insurance should be primary anyway, not auto medical pay.
- You are charged \$20 to \$25 per day for rental car insurance. The reasons they use to sell this is diminished value and rental value as being not covered under most personal auto policies. For this annual \$12.00 per vehicle charge you get this coverage included. Yes, if you wreck the rental car, your collision deductible would still apply, so don't wreck it. 😊 If it is vandalized, the loss is also covered under comprehensive.

The form in the policy is U-913. The points above are the highlights. There are limitations and exclusions in the form. Example, your kids, if they own their own car and are over age 18 and their car isn't on this policy ... then they are still covered when in your car. They are not covered when driving their car, they should have their own insurance for their car.