

## Coverage for Transportation Replacement OPCF 20

Issued to	Policy Number	Effective Date of Change
<input type="checkbox"/> This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance. The additional premium for this change is \$ _____ or as indicated on your Certificate of Automobile Insurance.		
<input checked="" type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to. The additional premium for this change is \$ _____ or as indicated on your Certificate of Automobile Insurance.		
Specified Perils (\$ _____ Premium)	Collision (\$ _____ Premium)	
Comprehensive (\$ _____ Premium)	All Perils (\$ _____ Premium)	

**1. Purpose of This Change**

This change is part of your policy. It provides coverage for you when you need to pay for other means of transportation because of loss or damage to your automobile caused by a peril for which you are insured. It replaces coverage by section 7.4.4 of your policy, "Loss of Use Due to Theft."

**2. What We Will Pay**

**2.1** In return for the premium charged, we will reimburse you for the reasonable expenses of renting a similar substitute automobile. This includes the reasonable expenses of taxicabs or public transportation.

**2.2** The most we will pay is \$ N/A per day and \$ See your Certificate of Automobile Insurance per occurrence.

**2.3** If the loss of use is because of theft of your entire automobile, this change replaces section 7.4.4 of your policy, "Loss of Use Due To Theft". But, we will not pay less than the limits described in that section.

**3. Limitations On Your Coverage**

**3.1** We will only pay if the costs for loss or damage to your automobile exceed any applicable deductible amount shown on your Certificate of Automobile Insurance.

**3.2** We will reimburse you from:

- the time the loss or damage occurs if your automobile cannot be operated under its own power; or
- 12:01 a.m. of the day following your report to us or the police that your automobile has been stolen.

In all other cases, we will reimburse you from the time your automobile is delivered for repair due to loss or damage

**3.3** Your coverage ends on the date that:

- your automobile is repaired or replaced; or
- we offer you a payment to settle the claim

All other term and conditions of your policy remain the same.