RECREATIONAL VEHICLE COVERAGE
AUTOMOBILE POLICY ENDORSEMENT

If a premium is shown on the Declarations Page for one of the vehicle types listed below, we agree that this endorsement is part of the GEICO automobile insurance policy. This endorsement does not amend your GEICO automobile insurance policy as it applies to your auto, but only applies to the motor home or travel trailer that is shown on the Declarations. All of the provisions of the GEICO automobile insurance policy apply except as noted.

SECTION I-VACATION LIABILITY COVERAGE- This coverage is a supplement to the Section I-Liability Coverages in the GEICO automobile insurance.

DEFINITIONS
The definitions in Section I-Liability Coverages of the GEICO automobile insurance policy apply to this endorsement, except for the following definitions: owned auto, non-owned auto, trailer, private passenger auto and temporary substitute auto.

The definitions of owned auto, non-owned auto, and trailer are amended as follows:

Owned auto means:
(a) A motor home or travel trailer described in this policy for which a premium charge is shown for these coverages; and
(b) A trailer owned by you.

Non-owned auto means a motor home, travel trailer, or trailer not owned by or furnished for the regular use of either you or a relative. This definition also includes a motor home, travel trailer or trailer, rented or leased for your use for less than 30 days.

Trailer means a trailer designed to be towed by a motor home if not being used for business or commercial purposes. A trailer does not include a mobile home or trailer used as an office, store, display, or passenger conveyance.

The following definitions are added:

Insured location means the owned or non-owned auto while it is parked off public roads and being used as a temporary dwelling or for recreational purposes. Insured location also includes the following only when used in conjunction with an owned or non-owned auto:
(a) A defined campsite or parking site rented by or owned by you;
(b) Vacant property rented by or owned by you; or
(c) A radius of 25 feet around the owned or non-owned auto when parked off public roads and legally on public or private property.

Motor home means a motorized land vehicle, including its original permanently attached equipment, that:
(a) Has built-in cooking, sleeping, and bathroom facilities; and
(b) Is designed and primarily used for recreational purposes and is not used as a permanent stationary residence.

Motor vehicle includes any of the following:
(a) Motorcycles;
(b) Snowmobiles;
(c) Dune buggies;
(d) Motorized scooters;
(e) Scootmobiles;
(f) Mopeds;
(g) All-Terrain Vehicles;
(h) Golfmobiles or golf carts; and
(i) Motorized land vehicles while on a trailer.

Occurrence means an accident or event, including continuous or repeated exposure to conditions, which results in bodily injury or property damage neither expected nor intended from the standpoint of the insured and the commission of an offense, or a series of similar related offenses that arise out of the ownership, maintenance, or use of an owned or non-owned auto while at an insured location.

Pollutant means all pollutants and contaminants, including, but not limited to, any:
(a) Solid, liquid, gaseous, bacteria, mold, organic or thermal irritant or contaminant;
(b) Smoke, vapor, soot, or fumes;
(c) Acids, alkalis, chemicals, or metals, including, but not limited to, lead or any material containing lead;
(d) Poisons;
(e) Sewage or waste, including materials to be recycled, reconditioned or reclaimed;
(f) Substances, including, but not limited to, asbestos or any material containing asbestos;
(g) Odors;
(h) Compounds, even if now or previously recognized as having a safe or useful purpose; or
(i) Residential, recreational, work-site, and commercial pollution or contamination.

Travel trailer means a non-motorized trailer, including its original permanently attached equipment, which is designed to be towed on public roads by a land motor vehicle, and that:
(a) Has built in sleeping facilities; and
(b) Is designed for recreational and camping use and is not used as a permanent stationary residence.

SECTION I- VACATION LIABILITY COVERAGE-LOSSES WE WILL PAY

We will defend or pay damages under this endorsement, other than punitive or exemplary damages, which an insured becomes legally obligated to pay because of bodily injury or property damage resulting from an occurrence at an insured location.

ADDITIONAL PAYMENTS WE WILL MAKE UNDER THE LIABILITY COVERAGES

The payment described below is in addition to those listed in the GEICO automobile insurance policy.
- Unless paid pursuant to another coverage provided in this policy, we will pay, in addition to our limits of liability, up to $1,000 for damage to the property of others occurring at an insured location.

EXCLUSIONS

All exclusions in Section I-Liability Coverages of the GEICO automobile insurance policy apply to Vacation Liability Coverage.

We will not pay damages or defend under this endorsement if any one of the following exclusions apply.

Section I does not apply to:

A. Any bodily injury to you or a relative.
B. Any bodily injury or property damage arising out of the ownership, maintenance, use, loading or unloading of:
   (a) An aircraft;
   (b) A motor vehicle; or
   (c) A watercraft owned by or rented to an insured.
C. Any bodily injury or property damage arising out of rendering or failing to render professional services.
D. Any bodily injury or property damage arising out of, or in connection with, a business engaged in by an insured on the insured location.
E. Damage to any property owned by, rented to, being transported by, used by, or in the charge of an insured. However, this exclusion does not apply to a rented residence or a rented garage damaged by an owned or non-owned auto.
F. Bodily injury or property damage while the owned auto is rented or leased to others.
G. Bodily injury or property damage that arises out of the transmission of a communicable disease, caused wholly or in part by the actions of an insured.
H. Bodily injury or property damage that arises out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of pollutants.
I. Bodily injury or property damage arising out of any loss, cost, or expense relating to any governmental directive or request that you or a relative test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize pollutants.
J. Bodily injury or property damage arising out of sexual molestation, corporal punishment, or physical or mental abuse. This exclusion will not deny payment to an innocent co-insured when the co-insured is a victim of domestic violence if that insured:
   (a) Files a police report; and
   (b) Completes a sworn affidavit indicating both the cause of the loss and pledges to cooperate in any criminal prosecution of the person committing the act causing the loss.

Payment to the innocent co-insured may be limited to such innocent co-insured’s ownership interest in the property as reduced by any payment to a mortgagor or other secured interest; however, we shall not be required to make any subsequent or additional payment to any other insured for the part of any loss for which the innocent co-insured has received payment. In no event will we pay more than the Limit of Liability.

K. Any fines or penalties.

PERSONS INSURED

Section I-Persons Insured of the GEICO automobile insurance policy is replaced in its entirety with the following:

Section I applies to the following as insureds with regard to an owned auto:
1. You and your relatives;
2. Any other person using the owned auto with your permission. The actual use must be within the scope of that permission;
3. Any other person or organization for his or its liability because of acts or omissions of an insured under 1. or 2. above.

Section I applies to the following with regard to a non-owned auto:
1. You and your relatives. The actual use by you or your relatives must be with the permission of the owner and within the scope of that permission.
2. A person or organization, not owning or hiring the non-owned auto, regarding his or its liability because of acts or omissions of an insured under 1. above.

LIMITS OF LIABILITY
The limits of liability as stated in this Section apply only to the Vacation Liability Coverage. Regardless of the number of motor homes or travel trailers to which this policy applies, the limit of liability shown on the Declarations is the limit of our liability for all damages, including damages for care and loss of services, because of bodily injury sustained by all persons as a result of one (1) occurrence. All bodily injury and property damage resulting from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be resulting from one (1) occurrence. No one will be entitled to duplicate payments for the same elements of damages.

SECTION II-RECREATIONAL VEHICLE MEDICAL PAYMENTS COVERAGE - Auto Medical Payments or Personal Injury Protection of the GEICO automobile insurance policy do not apply to travel trailers.

DEFINITIONS
The definitions in Section I-Liability Coverages of the GEICO automobile insurance policy apply to this Section. The definitions in Section I-Vacation Liability Coverage of this endorsement apply to this Section. In addition the following definition applies:

Occupying means in or upon or entering into or alighting from.

PAYMENTS WE WILL MAKE
If you pay a premium for Recreational Vehicle Medical Payments Coverage, subject to the limit of liability, if bodily injury is discovered and treated within one year of the date of the occurrence and the bodily injury results from the occurrence, we will pay all reasonable expenses actually incurred by an insured within one year from the date of the occurrence for necessary medical, surgical, x-ray, dental services, prosthetic devices, ambulance, hospital, professional nursing, and funeral services.

EXCLUSIONS
We will not pay for bodily injury:
1. Arising out of or occurring at any premises other than an insured location.
2. Arising out of the ownership, maintenance, use, loading or unloading of:
   (a) An aircraft;
   (b) A motor vehicle; or
   (c) A watercraft owned by or rented to an insured.
3. To any person occupying the travel trailer while it is being towed.
4. Due to nuclear reaction or radiation.
5. Arising out of rendering or failing to render professional services.
6. To an employee of you or a relative arising out of or within the course of employment, except domestic employees if benefits are neither paid nor required to be provided under workers' compensation, disability benefits, or similar laws.
7. Arising out of, or in connection with, a business engaged in by any insured on the insured location.
8. That arises out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of pollutants.
9. Arising out of any loss, cost, or expense relating to any governmental directive or request that you or a relative test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize pollutants.
10. That arises out of the transmission of a communicable disease.
11. Arising out of sexual molestation, corporal punishment, or physical or mental abuse. This exclusion will not deny payment to an innocent co-insured when the co-insured is a victim of domestic violence if that insured:
   (a) Files a police report; and
   (b) Completes a sworn affidavit indicating both the cause of the loss and pledges to cooperate in any criminal prosecution of the person committing the act causing the loss.

Payment to the innocent co-insured may be limited to such innocent co-insured's ownership interest in the property as reduced by any payment to a mortgagor or other secured interest; however, we shall not be required to make any subsequent or additional payment to any other insured for the part of any loss for which the innocent co-insured has received payment. In no event will we pay more than the Limit of Liability.
PERSONS INSURED
Section II-Recreational Vehicle Medical Payments applies to the following persons as insureds:
1. You and your relatives who sustain bodily injury caused by an occurrence at an insured location;
2. Any other person who sustains bodily injury caused by an occurrence while at an insured location with your permission.

LIMITS OF LIABILITY
The limits of liability as shown on the Declarations is the most we will pay regardless of the number of persons insured or the number of owned or non-owned autos to which this policy applies.
Any amount payable to a person under this Section shall be reduced by any amount paid under Auto Medical Payments or Personal Injury Protection.

OTHER INSURANCE
If the insured has other insurance against a loss covered by this Section, we will not owe more than our pro-rata share of the total coverage available.

SECTION III-PHYSICAL DAMAGE COVERAGES
The definitions in Section I-Liability Coverages of the GEICO automobile insurance policy apply to this Section. The definitions in Section I-Vacation Liability Coverage of this endorsement apply to this Section. In addition, the following special definitions apply to this endorsement:
Actual cash value is the replacement cost of the owned or non-owned auto, or property less depreciation and/or betterment.
Betterment is improvement of the owned or non-owned auto, or property to a value greater than its pre-loss condition.
Collision means loss caused by upset of the owned or non-owned auto or its collision with another object, including an attached vehicle.
Custom parts or equipment means paint, equipment, devices, accessories, enhancements, and changes, other than those which are original manufacturer installed, which:
(a) Are permanently installed or attached; or
(b) Alter the appearance or performance of a vehicle.
This includes any electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or to play back recorded media, other than those which are original manufacturer installed, that are permanently installed in the owned auto using bolts or brackets, including slide-out brackets.
Depreciation means a decrease or loss in value to the owned or non-owned auto, or property because of use, disuse, physical wear and tear, age, outdatedness, or other causes.
Loss means direct and accidental loss of or damage to:
(a) The owned or non-owned auto, including its equipment; or
(b) Other insured property or personal effects.
Personal effects means any personal property owned by you or a relative including household and other items normally used in conjunction with an owned auto.
Secured storage location means a segregated portion of a building used in a commercial storage business where access to your personal effects is restricted to you or your designated representative by locks, walls, or cages.
Regularly maintain means the recommended vehicle maintenance as outlined in the owner’s manual provided by the manufacturer. This includes but is not limited to maintenance of tires, air conditioner, water pump, hot water heater, generator, plumbing, and electrical system, inspection of sealant around roof, windows and doors, inspection of slide outs, repairing leaks and winterizing.

Section III-Losses We Will Pay of the GEICO automobile insurance policy is replaced in its entirety with the following:

LOSSES WE WILL PAY
Comprehensive Coverage
If you pay a premium for Comprehensive Coverage, we will pay for each loss, less the applicable deductible, caused other than by collision, subject to the Limits of Liability.
A comprehensive loss is a loss caused by any event other than collision, including, but not limited to, any of the following:
(a) Impact with an animal (including a bird);  (i) Riot;
(b) Explosion;  (j) Civil commotion;
(c) Earthquake;  (k) Theft;
(d) Fire;  (l) Larceny;
(e) Malicious mischief;  (m) Windstorm;
(f) Vandalism;  (n) Hail;
(g) Missiles;  (o) Water;
(h) Falling objects;  (p) Flood; or
(q) Lightning
Collision Coverage

If you pay a premium for Collision Coverage, we will pay for loss to an owned or non-owned auto when it collides with another object or overturns, subject to the applicable deductible and the Limits of Liability.

EXCLUSIONS

Read the following exclusions carefully. If an exclusion applies, coverage will not be afforded under Section III. In addition to the special exclusions stated below, all exclusions in Section III-Physical Damage Coverages of the GEICO automobile insurance policy apply to this Section.

Coverage under this Section does not apply for:

A. Loss to an owned or non-owned auto, whether or not rented or borrowed, if being maintained or used by a person while employed or engaged in any business.

B. Loss or damages due to theft or conversion of an owned or non-owned auto:
   (a) By you, a relative, or any resident of your household;
   (b) Prior to its delivery to or acquisition by you or a relative;
   (c) While in the care, custody, or control of anyone engaged in the business of selling the owned or non-owned auto.

C. Loss or damages resulting from:
   (a) Loss or damages resulting from:
   (b) Any governmental, legal or other action to return a vehicle to its legal, equitable, or beneficial owner, or anyone claiming an ownership interest in the vehicle; or
   (c) Any confiscation, seizure or impoundment of a vehicle by governmental authorities.
   (d) The sale of an owned auto.

D. Loss to an owned auto while leased or rented to others;

E. Loss to an owned or non-owned auto caused by birds, vermin, rodents, insects or animals. This exclusion does not apply to damage caused by impact with birds, vermin, rodents, insects, or animals while the owned or non-owned auto is moving.

F. Loss caused by mold, fungi, wet or dry rot, or bacteria. This means the presence, growth, proliferation, spread, or any activity of mold, fungi, wet or dry rot, or bacteria. This exclusion does not apply to damage directly resulting from a loss covered under Comprehensive Coverage or Collision Coverage provided you have complied with all parts of the Your/Insured's Duties in the Event of a Loss Condition of the GEICO automobile insurance policy.

G. Loss that arises out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants.

H. Loss to an owned auto while entrusted to a person or business for the purpose of selling, renting or brokering the sale of the vehicle. However, this exclusion does not apply to you or a relative while operating an owned auto.

I. Loss resulting from heat related sources within the owned or non-owned auto.

J. We do not cover loss for custom parts or equipment unless the existence of those custom parts or equipment has been previously reported to us and an endorsement to the policy has been added.

K. Loss or damages due to your failure to regularly maintain the owned auto or non-owned auto.

LIMITS OF LIABILITY

Section III-Limits of Liability of the GEICO automobile insurance policy is replaced in its entirety with the following:

The limit of our liability for loss:

1. Is the actual cash value of the stolen or damaged property at the time of the loss, reduced by the applicable deductible shown on the Declarations, and by its salvage value if you or the owner retain the salvage.

2. Will not exceed the prevailing competitive price, reduced by the applicable deductible, to repair or replace the property at the time of loss, or any of its parts, including parts from non-original equipment manufacturers, with other of like, kind, and quality and will not include compensation for any diminution of value that is claimed to result from the loss. Although you have the right to choose any repair facility or location, the limit of liability for repair or replacement of such property is the prevailing competitive price, which is the price we can secure from a competent and conveniently located repair facility. At your request, we will identify a repair facility that will perform the repairs or replacement at the prevailing competitive price.

3. Is $2,500 with respect to a loss to a trailer that is not shown on the Declarations.

If coverage applies to a non-owned auto, the highest deductible on any motor home or travel trailer shall apply.

SPECIAL WINDSHIELD DEDUCTIBLE

If you pay a premium for the Special Windshield Deductible under Section III, as shown on the declarations, a $50.00 deductible will apply for the entire or partial replacement of the windshield of your motor home. There will be no deductible for the repair of the windshield. The windshield will be replaced only if it cannot be repaired.

REPLACEMENT COST PERSONAL EFFECTS COVERAGE

LOSSES WE WILL PAY

Subject to the Limits of Liability, as stated in the Declarations, we will pay you for loss to personal effects if the...
loss is caused by any of the following listed below or an occurrence. For this coverage only, occurrence also includes the ownership, maintenance, or use of an owned or non-owned auto.

1. Fire or lightning;
2. Explosion, smoke, or smudge;
3. Windstorm, hail, earthquake, landslide or flood. However, this does not include loss to personal effects in the owned or non-owned auto caused by rain, snow, sand, sleet or dust unless the owned or non-owned auto is first damaged by the direct force of wind or hail, creating an opening through which the rain, snow, sand, sleet or dust enters;
4. Riot or civil commotion;
5. Vandalism, but not when caused by you or a relative;
6. Aircraft and missiles;
7. Falling objects; this does not include loss to property contained in the owned or non-owned auto, or secured storage location, unless the roof or an outside wall is first damaged by the falling object. Damage to the falling object itself is not covered.
8. Theft, including larceny, robbery, burglary, or pilferage, all subject to the following additional conditions and limitations:
   (a) We may return any stolen property to you, along with payment for damage resulting from the theft, at any time before settlement of a loss under this coverage;
   (b) Theft must be a result of forcible entry of which there is evidence by visible marks of entry made by tools, electricity, explosives, chemicals, or other physical damage;
   (c) Each loss must be reported promptly to police or appropriate civil authority.

Your personal effects must be:
   (a) Located inside an owned auto;
   (b) At the insured location; or
   (c) In a secured storage location which is owned by you or reserved for your exclusive use;

If a loss to your personal effects occurs anywhere other than (a),(b), or (c) above, our limit of liability is 25% of the limit shown on the Declarations for Replacement Cost Personal Effects.

EXCLUSIONS
Read the following exclusions carefully. If an exclusion applies, coverage will not be afforded

We will not pay for loss:
1. If the secured storage location is used by you for commercial or business purposes.
2. To any self-propelled vehicles or watercraft.
3. To deeds, documents, records, bills, money, notes, securities, or other evidence of debt.
4. To property pertaining to your business or occupation.
5. To articles or merchandise held as samples, or for storage, repair, demonstration, or sale.
6. To animals or birds.
7. Caused intentionally by or at the direction of you or a relative.
8. Due to abandonment.
9. Caused by birds, vermin, rodents, insects, or animals.
10. That arises out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release, or escape of pollutants.
11. Caused by mold, fungi, wet or dry rot, or bacteria. This means the presence, growth, proliferation, spread, or any activity of mold, fungi, wet or dry rot, or bacteria. This exclusion does not apply to damage directly resulting from a loss covered under Comprehensive or Collision Coverage provided you have complied with all parts of the

Your/Insured's Duties in the Event of a Loss Condition of the GEICO automobile insurance policy.

12. Due to nuclear reaction or radiation.

LIMITS OF LIABILITY
Subject to a $100 deductible for each loss, the limit of liability for Personal Effects Coverage shall be as follows:
1. The aggregate limit of liability for loss to personal effects will be the lowest of:
   (a) The amount shown on the Declarations for personal effects;
   (b) The cost of repairing or replacing the item or items with other of like kind and quality; or
   (c) The applicable group limits set forth below in 2(a)-(e) or 3(a)-(f).
2. Subject to the aggregate limit of liability shown on the Declarations for Personal Effects, we will pay no more than $1,000 for loss to any group of items listed in 2(a)-(e) below:
   (a) Travel tickets, passports, and manuscripts;
   (b) Coin collections, stamps, and collecting supplies;
   (c) All cameras and equipment used with cameras;
(d) Any single article of jewelry, art, heirlooms, antiques, and furs (including any article containing fur which represents its principal value);
(e) Non-motorized recreational equipment, guns, fishing, golf, and skiing equipment

3. Subject to the aggregate limits of liability shown on the Declarations for Personal Effects, we will pay no more than $3,000 for loss to any group of items listed in 3(a)-(f) below:
   (a) Personal computers, monitors, printers, word processors and data media used for personal purposes;
   (b) Devices or instruments for the transmitting, recording, or reproduction of sound or pictures, including accessories and antennas, tapes, wires, records, disks or other media for use with any such device or instrument;
   (c) Silverware, silver-plated ware, gold ware, gold plated ware, and pewter ware (including, but not limited to, flatware, hollow ware, tea sets, trays and trophies made of or including silver, gold or pewter);
   (d) Household furnishing including upholstered and non-upholstered furniture, lamps, paintings and rugs;
   (e) Appliances and other equipment used in the normal use at and maintenance of a residence;
   (f) Lawn and garden equipment

4. Subject to all other applicable limits of liability, our limit of liability for loss to part of a pair or set, series of objects, pieces, or panels is the lowest of:
   (a) The cost to repair or replace the part that restores the set to its value before the loss;
   (b) The difference between the actual cash value of the set before the loss and after the loss; or
   (c) The cost of a substitute part that reasonably matches the rest of the set. We have no obligation to replace the entire set if only part is lost or damaged.

5. We are not obligated to pay for any diminution of value for any covered loss.

FIRE DEPARTMENT SERVICE BENEFIT
If you pay a premium for Comprehensive and Collision Coverage for the owned or non-owned auto, we will pay up to an additional $1000 for your liability assumed by contract or agreement if fire department charges are incurred when the fire department is called to save or protect the owned or non-owned auto. This benefit does not include payment of the cost of the premium associated with the contract or agreement for these services.

EMERGENCY EXPENSE ALLOWANCE COVERAGE
LOSSES WE WILL PAY
Subject to the applicable limits of liability shown on the Declarations, if a loss occurs that is covered under Collision or Comprehensive Coverage, that renders the owned or non-owned auto inoperable and
   (a) The loss occurred more than 50 miles from your residence; or
   (b) The owned or non-owned auto is your only residence,
then we will pay your reasonable expenses for:
1. Temporary living facilities;
2. Transportation expenses incurred up to $25 per day;
3. Transportation back to your residence; and
4. Towing your owned or non-owned auto to the nearest qualified repair facility.

You must provide us written proof of your expenses.

We will only pay for the above reasonable expenses incurred by you beginning on the date of loss, and ending:
1. When the owned or non-owned auto has been repaired;
2. In the case of theft, when the owned or non-owned auto has been recovered and repaired, or replaced; or
3. If the owned or non-owned auto is deemed by us to be a total loss or unrecoverable, 7 days after we make an offer to pay the applicable limit of liability for loss to the owned or non-owned auto.

Duplicate recovery for identical elements of damages is not permitted under this policy.

TOTAL LOSS REPLACEMENT COST COVERAGE/ PURCHASE PRICE COVERAGE
LOSSES WE WILL PAY
If you pay a premium for Total Loss Replacement Cost Coverage for an owned auto, the limit of Liability for a total loss, subject to the applicable deductible, is as follows:
   (a) If you choose to replace the owned auto, we will pay the cost of a new vehicle that is, to the extent possible, the same make, class, size, and type, and which contains comparable equipment to the owned auto; or
   (b) If you choose not to replace the owned auto, we will pay the original documented purchase price.
If you pay a premium for Purchase Price Coverage for the owned auto, then the limit of liability for a total loss, subject to the applicable deductible, is as follows:

For a total loss to the owned auto, we will pay the higher of the actual cash value, at the time of loss, or the documented purchase price you originally paid for the owned auto. If at the time of loss you do not provide proof of the documented purchase price, our limit of liability will be the actual cash value of the owned auto reduced by its salvage value if you or the owner retain salvage.

Purchase Price Coverage is removed from the policy in the owned auto’s eighth or older model year. If you continue to pay a premium for Comprehensive and Collision Coverage, our limit of liability at the time of loss will be the actual cash value of the owned auto reduced by its salvage value, if you or the owner retain the salvage.

This coverage is subject to the Section III-Physical Damage Coverage exclusions of the GEICO automobile insurance policy and the Section III exclusions of this endorsement.

EMERGENCY ROAD SERVICE

LOSSES WE WILL PAY

If you pay a premium for Emergency Road Service, we will pay reasonable expenses you incur for the owned auto for:

1. Mechanical labor up to one (1) hour at the place of breakdown;
2. Lockout services up to $100 per lockout if keys to the ignition or vehicle entry doors are lost, broken or accidentally locked in the owned auto;
3. Towing to the nearest qualified repair facility, if the owned auto is inoperable;
4. Towing the owned auto out if it is stuck:
   (a) In an official campground or recreational vehicle park; or
   (b) On or within 10 feet of a publicly maintained road;
5. Jump starting if the primary vehicle battery is dead. We do not pay for the cost of the battery;
6. Changing a tire if the tire is flat. We do not pay for the cost of the tire(s).

There will be a limit of one (1) payment per disablement.

LIMITS OF LIABILITY FOR EMERGENCY ROAD SERVICE

We offer two methods of securing service when Emergency Road Service is purchased:

The first method, “sign and drive”, features a toll-free number in which the insured calls a service representative who will dispatch a service vendor. Upon verification of coverage, reasonable and necessary charges for up to the policy limit for Emergency Road Service will be automatically billed to us by the service vendor. The insured need only sign a receipt at the time of service which authorizes us to directly pay the service vendor. Any additional fees for towing beyond the nearest qualified repair facility, or other fees not specifically addressed above will be at the insured’s expense.

The second method occurs when the insured does not use the “sign and drive” feature described above and hires services without prior approval from us. Upon verification of coverage, we will reimburse you for reasonable and necessary charges for up to a limit of $400. Requests for reimbursement must be accompanied by an original itemized receipt that must be received by the insurer no later than 60 days after reimbursement is requested.

SECTION IV-UNINSURED MOTORIST COVERAGE

Refer to your GEICO automobile insurance policy, and any amendments/endorsements attached, for applicable provisions of Uninsured Motorists Coverage, Underinsured Motorists Coverage, and/or Uninsured/Underinsured Motorists Property Damage Coverage.

DEFINITIONS

The following definitions are amended:

When used in this Section:

Insured auto is a motor home:

(a) Described on the Declarations and covered by the Liability Coverages of the GEICO automobile insurance policy; and
(b) Operated or used by you or your spouse if a resident of the same household.
But the term *insured auto* does not include:

(i) A *motor home* used to carry passengers or goods for hire except in a carpool on a ride sharing or cost sharing basis;

(ii) A *motor home* being used without the owner’s permission; or

(iii) Under subparagraph (b) above, a *motor home* owned by or furnished for the regular use of an *insured*.

*Uninsured motor vehicle:* The term *uninsured motor vehicle*, also does not include:

(a) Any vehicle that is designed for use off public roads while not on public roads;

(b) Any vehicle that is not required to be registered; and

(c) Any *motor home* owned by and insured by *you* or a *relative*.

SECTION V-CONDITIONS

The Conditions within each Section and all General Conditions of the GEICO automobile insurance policy apply to *owned autos*, *non-owned autos*, and *trailers* as defined in this endorsement.

SECTION VI-AMENDMENTS AND ENDORSEMENTS, SPECIAL ENDORSEMENT-UNITED STATES GOVERNMENT EMPLOYEES does not apply.

We affirm this endorsement.

W.C.E. Robinson
Secretary

William E. Roberts
President