Pet Injury Coverage Endorsement

Your policy is amended as follows:

If you have purchased Collision coverage for at least one covered auto under your policy, Pet Injury coverage is added to Part IV – Damage To A Vehicle.

INSURING AGREEMENT – PET INJURY COVERAGE

If your pet sustains injury or death while inside a covered auto or non-owned auto at the time of a loss covered under Collision or Comprehensive coverage, we will provide:

1. up to $1,000 for reasonable and customary veterinary fees incurred by you or a relative if your pet is injured in, or as a direct result of, the covered loss; or
2. a $1,000 death benefit if your pet dies in, or as a direct result of, the covered loss, less any payment we made toward veterinary expenses for your pet.

In the event of a covered loss due to the theft of a covered auto or non-owned auto, we will provide the death benefit provided your pet is inside that auto at the time of the theft and your pet is not recovered.

ADDITIONAL DEFINITION

The following definition applies to this coverage:

"Your pet" means any dog or cat owned by you or a relative.

LIMITS OF LIABILITY

The following additional Limits of Liability apply to Pet Injury coverage:

1. The most we will pay for all damages in any one loss is a total of $1,000 regardless of the number of dogs or cats involved.
2. If your pet dies in, or as a direct result of, a covered loss, we will provide a death benefit of $1,000, less any payment we made toward veterinary expenses for your pet.
3. No deductible shall apply to this coverage.

All other terms, limits and provisions of this policy remain unchanged.

Form Z538 (10/08)