Family Automobile Policy Amendment

Multi-Risk Physical Damage Coverage

13. **Loss** due to misuse, alteration, or lack of proper maintenance is not covered. Proper maintenance is the recommended vehicle maintenance as outlined in the owner’s manual provided by the manufacturer.

14. Tire wear or other tire damage is not covered.

15. Normal wear and tear is not covered.

16. Routine maintenance services and parts are not covered. This includes; but is not limited to:
   a) engine tune up;
   b) suspension alignment;
   c) wheel balancing;
   d) filters;
   e) lubrication;
   f) engine coolant;
   g) fluids;
   h) spark or glow plugs;
   i) brake pads;
   j) brake linings; and
   k) brake shoes.

17. Any **loss** to the extent covered by warranty, recall or voluntary repair programs is not covered.

18. Any **loss** to a non-owned auto or to a temporary substitute auto is not covered.

19. Any **loss** to a newly acquired or replacement auto is not covered.

20. Any pre-existing **loss** or damage to any insured auto is not covered.

21. Multi-Risk coverage will terminate either when the Odometer reading exceeds 100,000 miles or when the age of the vehicle is 7 years old, whichever occurs earlier. The 7 year stipulation will only apply to vehicles that are 1996 model year and later.

Other Insurance

For the purposes of this amendment only, if **you** have other insurance against a **loss** covered by mechanical breakdown protection, this policy will apply as excess insurance over such other valid and collectible insurance.
Conditions

For the purposes of this amendment only, the following conditions are added with respect to mechanical breakdown coverage:

We affirm this amendment.

1. Notice
e) the location of the owned auto.

For this coverage to be applicable, repairs may not be undertaken prior to obtaining authorization from us.

W. C. E. Robinson
Secretary

O. M. Nicely
President