

State: Virginia

First Filing Company: Progressive Advanced Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Personal Auto

Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

Table of Contents

User Usage Agreement Attachments

Usage Agreement

[Usage Agreement.pdf](#)

| Form Attachments | (ex. Form Name | Form Number | Attachment Name) |
|--|----------------|-------------|-----------------------------------|
| Progressive Vehicle Protection Coverage | A376 VA | | A376.VA.1124 .pdf |
| <i>Progressive Vehicle Protection Coverage</i> | <i>A376 VA</i> | | A376.VA.1124.pdf |

Supporting Document Attachments

Auto Forms Index

[VA Auto Forms List 0425.pdf](#)

State:VirginiaFirst Filing Company: Progressive Advanced Insurance Company, ...

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:Personal Auto

Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

Filing at a Glance

Companies:Progressive Advanced Insurance Company
Progressive American Insurance Company
Progressive Casualty Insurance Company
Progressive Classic Insurance Company
Progressive Direct Insurance Company
Progressive Gulf Insurance Company
Progressive Northern Insurance Company
Progressive Northwestern Insurance Company
Progressive Specialty Insurance Company
Progressive Universal Insurance Company

Product Name:Personal Auto

State:Virginia

TOI:19.0 Personal Auto

Sub-TOI:19.0001 Private Passenger Auto (PPA)

Filing Type:Form

Date Submitted:11/20/2024

SERFF Tr Num:PRGS-134276783

SERFF Status:Closed-Disapproved

State Tr Num:

State Status:Disapproved

Co Tr Num:2024-VA- AU-01

Effective Date04/11/2025

Requested (New):

Effective Date05/09/2025

Requested (Renewal):

Author(s):Wyashica Tabb, Michelle Byler

Reviewer(s):Jessica Baggarley (primary)

Disposition Date:01/23/2025

Disposition Status:Disapproved

Effective Date (New):

Effective Date (Renewal):

State:VirginiaFirst Filing Company: Progressive Advanced Insurance Company, ...

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:Personal Auto

Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

General Information

Project Name: 2024-VA- AU-01Status of Filing in Domicile: Not Filed

Project Number: 2024-VA- AU-01Domicile Status Comments: Filing is specific to Virginia.

Reference Organization:Reference Number:

Reference Title:Advisory Org. Circular:

Filing Status Changed: 01/23/2025

State Status Changed: 01/23/2025Deemer Date:

Created By: Michelle BylerSubmitted By: Michelle Byler

Corresponding Filing Tracking Number:

Filing Description:

The below form is being added:

Progressive Vehicle Protection Coverage Endorsement, Form A376 VA (11/24).

Company and Contact

Filing Contact Information

Patricia Corwin, Senior CounselPatricia_Corwin@Progressive.com

300 North Commons Blvd.440-395-3676 [Phone]

Mayfield Village, OH 44143440-395-3790 [FAX]

State: Virginia **First Filing Company:** Progressive Advanced Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

Filing Company Information

Progressive Advanced Insurance
Company
300 North Commons Blvd.
Mayfield Village, OH 44143
(440) 461-5000 ext. [Phone]

CoCode: 11851
Group Code: 155
Group Name:
FEIN Number: 62-0484104

State of Domicile: Ohio
Company Type:
State ID Number:

Progressive American Insurance
Company
300 North Commons Blvd.
Mayfield Village, OH 44143
(440) 461-5000 ext. [Phone]

CoCode: 24252
Group Code: 155
Group Name:
FEIN Number: 34-1094197

State of Domicile: Ohio
Company Type: Property and
Casualty
State ID Number:

Progressive Casualty Insurance
Company
300 North Commons Blvd.
Mayfield Village, OH 44143
(440) 461-5000 ext. [Phone]

CoCode: 24260
Group Code: 155
Group Name:
FEIN Number: 34-6513736

State of Domicile: Ohio
Company Type:
State ID Number:

Progressive Direct Insurance
Company
300 North Commons Blvd.
Mayfield Village, OH 44143
(440) 461-5000 ext. [Phone]

CoCode: 16322
Group Code: 155
Group Name: Progressive Grp. of
Cos.
FEIN Number: 34-1524319

State of Domicile: Ohio
Company Type:
State ID Number:

Progressive Gulf Insurance
Company
300 North Commons Blvd.
Mayfield Village, OH 44143
(440) 461-5000 ext. [Phone]

CoCode: 42412
Group Code: 155
Group Name:
FEIN Number: 34-1374634

State of Domicile: Ohio
Company Type: Property and
Casualty Insurance
State ID Number:

Progressive Northwestern
Insurance Company
300 North Commons Blvd.
Mayfield Village, OH 44143
(440) 461-5000 ext. [Phone]

CoCode: 42919
Group Code: 155
Group Name:
FEIN Number: 91-1187829

State of Domicile: Ohio
Company Type:
State ID Number:

Progressive Specialty Insurance
Company
300 North Commons Blvd.
Mayfield Village, OH 44143
(440) 461-5000 ext. [Phone]

CoCode: 32786
Group Code: 155
Group Name:
FEIN Number: 34-1172685

State of Domicile: Ohio
Company Type:
State ID Number:

Progressive Classic Insurance

CoCode: 42994

State of Domicile: Wisconsin

State: Virginia **First Filing Company:** Progressive Advanced Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

| | | |
|-----------------------------|-------------------------|----------------------------|
| Company | Group Code: 155 | Company Type: Property and |
| c/o CT Corporation Systems | Group Name: | Casualty |
| 8040 Excelsior Dr, # 200 | FEIN Number: 39-1453002 | State ID Number: |
| Madison, WI 53717 | | |
| (608) 833-4821 ext. [Phone] | | |

| | | |
|--------------------------------|-------------------------|------------------------------|
| Progressive Northern Insurance | CoCode: 38628 | State of Domicile: Wisconsin |
| Company | Group Code: 155 | Company Type: |
| c/o CT Corporation System | Group Name: | State ID Number: |
| 8025 Excelsior Dr, # 200 | FEIN Number: 34-1318335 | |
| Madison, WI 53717 | | |
| (608) 833-4821 ext. [Phone] | | |

| | | |
|---------------------------------|-------------------------|------------------------------|
| Progressive Universal Insurance | CoCode: 21727 | State of Domicile: Wisconsin |
| Company | Group Code: 155 | Company Type: |
| c/o CT Corporation System | Group Name: | State ID Number: |
| 8040 Excelsior Drive, # 200 | FEIN Number: 36-3789787 | |
| Madison, WI 53717 | | |
| (608) 833-4821 ext. [Phone] | | |

State:VirginiaFirst Filing Company: Progressive Advanced Insurance Company, ...

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:Personal Auto

Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

Filing Fees

State Fees

Fee Required?No

Retaliatory?No

Fee Explanation:

State Specific

Did you review the General Instructions?: Yes

State:Virginia

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:Personal Auto

Project Name/Number:2024-VA- AU-01/2024-VA- AU-01

First Filing Company:Progressive Advanced Insurance Company, ...

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-------------|-------------------|------------|----------------|
| Disapproved | Jessica Baggarley | 01/23/2025 | 01/23/2025 |

Objection Letters and Response Letters

Objection Letters

| Status | Created By | Created On | Date Submitted |
|-----------------------------|-------------------|------------|----------------|
| Other | Jessica Baggarley | 01/23/2025 | 01/23/2025 |
| Info requested from Company | Jessica Baggarley | 12/09/2024 | 12/09/2024 |

Response Letters

| Responded By | Created On | Date Submitted |
|----------------|------------|----------------|
| Michelle Byler | 01/13/2025 | 01/13/2025 |

Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|--------------------------------------|------------------|-------------------|------------|----------------|
| Extended Objection Response Due Date | Note To Filer | Jessica Baggarley | 01/02/2025 | 01/02/2025 |
| Request for additional extension | Note To Reviewer | Wyashica Tabb | 01/02/2025 | 01/02/2025 |
| Extended Objection Response Due Date | Note To Filer | Jessica Baggarley | 12/11/2024 | 12/11/2024 |
| Response extension date request | Note To Reviewer | Michelle Byler | 12/11/2024 | 12/11/2024 |

State:Virginia

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:Personal Auto

Project Name/Number:2024-VA- AU-01/2024-VA- AU-01

First Filing Company:

Progressive Advanced Insurance Company, ...

Disposition

Disposition Date: 01/23/2025

Effective Date (New):

Effective Date (Renewal):

Status: Disapproved

Comment: This filing is hereby acknowledged as disapproved as detailed in the Bureau's objection letter. When the company is prepared to respond to all objections, please contact myself to request the filing be re-opened. Requests for filings to be re-opened for resubmission will be accepted for 90 days after the disposition date of the disapproval.

After 90 days, a new SERFF submission is required. Any objections that require additional discussion should be resolved prior to the request to re-open for resubmission. When the request to reopen the filing is made, the company has 5 business days to amend the filing with the updated material.

Please note, the resubmission may require amendment to include a new effective date in accordance with § 38.2-317 of the Code of Virginia.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

| | |
|---|--------|
| Overall Percentage Rate Indicated For This Filing | 0.000% |
| Overall Percentage Rate Impact For This Filing | 0.000% |
| Effect of Rate Filing-Written Premium Change For This Program | \$0 |
| Effect of Rate Filing - Number of Policyholders Affected | 0 |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|---|----------------------|---------------|
| Form (revised) | Progressive Vehicle Protection Coverage | Disapproved | Yes |
| Form | Progressive Vehicle Protection Coverage | | Yes |
| Supporting Document | Virginia Advisory Filing Adoption Form | | Yes |
| Supporting Document | Auto Forms Index | | Yes |

State: Virginia **First Filing Company:** Progressive Advanced Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

Objection Letter

Objection Letter Status Other
Objection Letter Date 01/23/2025
Submitted Date 01/23/2025
Respond By Date

Dear Patricia Corwin,

Introduction:

The Bureau wishes to thank the company for their time with this filing. At this time, we are unable to approve this filing due to the below mentioned objections. Please note that this Objection Letter is being followed up with a disapproval disposition report.

The Bureau is granted a total of 60 days pursuant to §38.2-317 to review a filing. The filing is being closed in recognition of the deemer. When the company is prepared to respond to the objections, please contact myself to request the filing be reopened. The request must be made within 90 days of this objection letter. If the request to reopen is received after 90 days, a new SERFF filing will be required.

Objection 1

- Progressive Vehicle Protection Coverage, A376 VA, (11/24) (Form)

Comments: The Bureau understands the company's position, but ultimately the insured is who must make the initial contact and claim in Duties in the event of a loss, repair, or replacement.

At that point, it would be understood and established the claim is in motion and the repair facility will proceed with a diagnostic test to determine causation. The 2nd sentence it appears would then be amended to speak to the company's evaluation of the completed diagnostic report from which either authorization is granted to proceed or the claim is denied, as a claim number is already established in the first sentence.

The sequence of events in the endorsement as it exists now, does not appear entirely sequential.

Objection 2

- Progressive Vehicle Protection Coverage, A376 VA, (11/24) (Form)

Comments: Based on the company's experience, what is the average length of a manufacturer warranty extended to an insured, which an insured does not pay an additional amount for the warranty? If the Bureau's understanding is correct, the company is referencing the manufacturer warranty in 4. under Your Responsibilities which is provided as a benefit to the insured and they are not required to purchase.

If an insured would possibly not be able to use this endorsement for several renewals based on the age of the vehicle, is the premium adjusted to account for the fact the insured cannot even use the endorsement?

If the company will require the warranty be in place, it would not be appropriate for the company to market a product where the insured is unable to use one of the major coverages of the endorsement.

Conclusion:

Sincerely,
Jessica Baggarley

State: Virginia **First Filing Company:** Progressive Advanced Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

Objection Letter

| | |
|-------------------------|-----------------------------|
| Objection Letter Status | Info requested from Company |
| Objection Letter Date | 12/09/2024 |
| Submitted Date | 12/09/2024 |
| Respond By Date | 01/13/2025 |

Dear Patricia Corwin,

Introduction:

Thank you for the company's time and submission received on 11/20/2024. Please review the following which requires the company's attention.

Objection 1

- Progressive Vehicle Protection Coverage, A376 VA, (11/24) (Form)

Comments: 1) The company may only amend the standard auto forms as it pertains to the additional coverage provided by the endorsement. The header of the endorsement requires amendment to contain all amendments solely to the endorsement. It is understood the company includes a header in each section but the main header to the endorsement must also align with these sections.

2) 'Mechanical Breakdown' includes: the manufacturer has established tolerances for the express purpose of defining "mechanical breakdown" and serviceability; when specifications exceed these manufacturers tolerances, a "mechanical breakdown" will be considered to have occurred.

Please provide additional clarification how the insured is able to verify the established tolerances or where they could locate this information. Please clarify how the company further obtains the necessary information to verify the manufacturer's tolerances.

3) There are a multitude of exclusions listed in the Mechanical Breakdown Exclusions. Please provide 5 examples of what this endorsement would cover.

4) The company had previously indicated the claim payments for this endorsement may be on a sliding scale based on the age of the vehicle, is this still the case?

5) Please describe the internal controls the company will implement to ensure the endorsement is not offered and paid for by an insured who has a restricted title.

6) Please clarify if the deductible for Mechanical Breakdown is the policy deductible or the deductible will be a specific one selected by the insured for the coverage.

7) Will the company include claim payments made through this endorsement as ratable events which may increase the insured's premium?

State: Virginia **First Filing Company:** Progressive Advanced Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

8) *With the insured be required to carry certain coverages on the policy in-order for this endorsement to be attached?*

If the insured will be required to carry collision and comprehensive/other than collision coverage, please clarify the type of losses that would be covered by the endorsement for PDR which would not already be covered losses under the standard auto forms.

9) *The insured may file the claim with the company. The company may not bypass the insured or remove the insured from the claim process through an assignment of benefits. Amend 'Duties' to outline clearly, the insured is initiating the process and will be informed of authorizations and agree to all work performed on the vehicle.*

10) *There are a number of warranties that are offered with the purchase of a vehicle. In 4. on page 7, is the company noting that the vehicle must always carry the warranty offered by a manufacturer? At the end of manufacturer provided warranty, if the insured was offered the chance to continue the warranty, is the company outlining here the insured must accept this warranty?*

****As a reminder, the estimate for repairs must always comply with §38.2-510.****

Conclusion:

Sincerely,
Jessica Baggarley

| | | | | |
|----------------------|---|-----------------------|---|----------------|
| SERFF Tracking #: | PRGS-134276783 | State Tracking #: | Company Tracking #: | 2024-VA- AU-01 |
| State: | Virginia | First Filing Company: | Progressive Advanced Insurance Company, ... | |
| TOI/Sub-TOI: | 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA) | | | |
| Product Name: | Personal Auto | | | |
| Project Name/Number: | 2024-VA- AU-01/2024-VA- AU-01 | | | |

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 01/13/2025 |
| Submitted Date | 01/13/2025 |

Dear Jessica Baggarley,

Introduction:

Good morning,

Thank you for your review of this filing. Our responses to your objections are set forth below.

Response 1

Comments:

| | | | | |
|-----------------------------|---|------------------------------|---|----------------|
| SERFF Tracking #: | PRGS-134276783 | State Tracking #: | Company Tracking #: | 2024-VA- AU-01 |
| State: | Virginia | First Filing Company: | Progressive Advanced Insurance Company, ... | |
| TOI/Sub-TOI: | 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA) | | | |
| Product Name: | Personal Auto | | | |
| Project Name/Number: | 2024-VA- AU-01/2024-VA- AU-01 | | | |

- 1) Please see attached A376 with amended header.
- 2) It is something that is determined at the time of a loss. This is how a repair facility would determine the difference between something needing an adjustment and something that is not functioning.
- 3) Common breakdowns that are covered:
 - a. A/C compressor failure, compressor would be replaced
 - b. Alternator failure, unit would be replaced
 - c. A/C blower motor failure, blower motor would be replaced
 - d. Rod and bearing failure, result is engine replacement
 - e. Water pump failure, pump would be replaced
- 4) I am not sure where this was previously indicated, but there is no offset for depreciation or betterment. There is no sliding scale based upon vehicle age.
- 5) We do not proactively verify the title at point of sale; therefore, we have removed the exclusion.
- 6) The only deductible for Mechanical Breakdown is the one identified on the Declarations page for that specific coverage, which at this time is \$100. The general physical damage deductibles for any other part do not apply to Mechanical Breakdown.
- 7) No, claim payments made under any portion of the Progressive Vehicle Protection are not considered in premium calculation and will not increase premium.
- 8) Yes, in order to qualify for the Progressive Vehicle Protection coverage, they must maintain full coverage.
 - a) The key factor in determining which physical damage coverage the loss would fall under is whether paint is required. There are limitations on the size of the dent that can be addressed with the Paintless Dent Repair. If the loss either exceeds the size that can be accommodated with PDR or requires paint to complete the repair, then it would be handled as either collision or comprehensive/other than collision as the facts of the loss dictate.
- 9) We do not bypass the insured or remove them from the claims process. While the insured may have their chosen repair facility contact us for the claim, they may do so themselves. We do not have an assignment in this clause, and our Claims practice always keeps the policyholder informed. Im willing to amend the Duties section, but I am unclear how you would like it amended.
- 10) The policyholder must retain the original manufacturers warranty, and in the event of the purchase of a used vehicle that is still under the warranty, they are expected to ensure that the warranty transfers along with the vehicle. No other warranties are required, and when the manufacturers warranty expires, they are not required to replace it or continue it under a separate offer.

| | | | | | |
|-----------------------------|---|------------------------------|---|----------------------------|----------------|
| SERFF Tracking #: | PRGS-134276783 | State Tracking #: | | Company Tracking #: | 2024-VA- AU-01 |
| State: | Virginia | First Filing Company: | Progressive Advanced Insurance Company, ... | | |
| TOI/Sub-TOI: | 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA) | | | | |
| Product Name: | Personal Auto | | | | |
| Project Name/Number: | 2024-VA- AU-01/2024-VA- AU-01 | | | | |

Related Objection 1

- Applies To:
- Progressive Vehicle Protection Coverage, A376 VA, (11/24) (Form)

| | | | | |
|-----------------------------|---|------------------------------|---|----------------|
| SERFF Tracking #: | PRGS-134276783 | State Tracking #: | Company Tracking #: | 2024-VA- AU-01 |
| State: | Virginia | First Filing Company: | Progressive Advanced Insurance Company, ... | |
| TOI/Sub-TOI: | 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA) | | | |
| Product Name: | Personal Auto | | | |
| Project Name/Number: | 2024-VA- AU-01/2024-VA- AU-01 | | | |

Comments: 1) The company may only amend the standard auto forms as it pertains to the additional coverage provided by the endorsement. The header of the endorsement requires amendment to contain all amendments solely to the endorsement. It is understood the company includes a header in each section but the main header to the endorsement must also align with these sections.

2) 'Mechanical Breakdown' includes: the manufacturer has established tolerances for the express purpose of defining "mechanical breakdown" and serviceability; when specifications exceed these manufacturers tolerances, a "mechanical breakdown" will be considered to have occurred.

Please provide additional clarification how the insured is able to verify the established tolerances or where they could locate this information. Please clarify how the company further obtains the necessary information to verify the manufacturer's tolerances.

3) There are a multitude of exclusions listed in the Mechanical Breakdown Exclusions. Please provide 5 examples of what this endorsement would cover.

4) The company had previously indicated the claim payments for this endorsement may be on a sliding scale based on the age of the vehicle, is this still the case?

5) Please describe the internal controls the company will implement to ensure the endorsement is not offered and paid for by an insured who has a restricted title.

6) Please clarify if the deductible for Mechanical Breakdown is the policy deductible or the deductible will be a specific one selected by the insured for the coverage.

7) Will the company include claim payments made through this endorsement as ratable events which may increase the insured's premium?

8) With the insured be required to carry certain coverages on the policy in-order for this endorsement to be attached?

If the insured will be required to carry collision and comprehensive/other than collision coverage, please clarify the type of losses that would be covered by the endorsement for PDR which would not already be covered losses under the standard auto forms.

9) The insured may file the claim with the company. The company may not bypass the insured or remove the insured from the claim process through an assignment of benefits. Amend 'Duties' to outline clearly, the insured is initiating the process and will be informed of authorizations and agree to all work performed on the vehicle.

State:VirginiaFirst Filing Company:Progressive Advanced Insurance Company, ...
TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name:Personal Auto
Project Name/Number:2024-VA- AU-01/2024-VA- AU-01

10) There are a number of warranties that are offered with the purchase of a vehicle. In 4. on page 7, is the company noting that the vehicle must always carry the warranty offered by a manufacturer? At the end of manufacturer provided warranty, if the insured was offered the chance to continue the warranty, is the company outlining here the insured must accept this warranty?

As a reminder, the estimate for repairs must always comply with §38.2-510.

Changed Items:

| Form Schedule Item Changes | | | | | | | | | |
|----------------------------|---|-------------|--------------|-----------|-------------|----------------------|-------------------|------------------|--|
| Item No. | Form Name | Form Number | Edition Date | Form Type | Form Action | Action Specific Data | Readability Score | Attachments | Submitted |
| 1 | Progressive Vehicle Protection Coverage | A376 VA | (11/24) | END | New | | | A376.VA.1124.pdf | Date Submitted: 01/13/2025 By: Michelle Byler |
| Previous Version | | | | | | | | | |
| 1 | Progressive Vehicle Protection Coverage | A376 VA | (11/24) | END | New | | | A376.VA.1124.pdf | Date Submitted: 11/20/2024 By: Michelle Byler |

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

If you have any comments or additional questions with respect to this filing, please feel free to contact me.

Sincerely,
Michelle Byler

State: Virginia **First Filing Company:** Progressive Advanced Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

Note To Filer

Created By:

Jessica Baggarley on 01/02/2025 12:04 PM

Last Edited By:

Jessica Baggarley

Submitted On:

01/02/2025 12:04 PM

Subject:

Extended Objection Response Due Date

Comments:

Per the company's request, the objection response due date has been extended to 01/13/25. The Bureau is unable to extend the response due date additionally after this date.

State: Virginia **First Filing Company:** Progressive Advanced Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

Note To Reviewer

Created By:

Wyashica Tabb on 01/02/2025 11:52 AM

Last Edited By:

Wyashica Tabb

Submitted On:

01/02/2025 11:52 AM

Subject:

Request for additional extension

Comments:

Hello,

I'm writing to request additional time to respond to your objections. Due to the holiday season and the vacation schedules of our attorney and key business stakeholders, we are experiencing delays in gathering the necessary information needed to provide a complete response.

Thank you

State: Virginia **First Filing Company:** Progressive Advanced Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

Note To Filer

Created By:

Jessica Baggarley on 12/11/2024 04:24 PM

Last Edited By:

Jessica Baggarley

Submitted On:

12/11/2024 04:24 PM

Subject:

Extended Objection Response Due Date

Comments:

Per the company's request, the objection response due date has been extended to 01/06/2025.

State: Virginia **First Filing Company:** Progressive Advanced Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto
Project Name/Number: 2024-VA- AU-01/2024-VA- AU-01

Note To Reviewer

Created By:

Michelle Byler on 12/11/2024 10:02 AM

Last Edited By:

Michelle Byler

Submitted On:

12/11/2024 10:02 AM

Subject:

Response extension date request

Comments:

Hi Jessica- can we please have until January 6, 2025 to respond to these objections?

Thank you & Happy Holidays -

State:Virginia

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:Personal Auto

Project Name/Number:2024-VA- AU-01/2024-VA- AU-01

First Filing Company:

Progressive Advanced Insurance Company, ...

Form Schedule

| Item No. | Schedule Item Status | Form Name | Form Number | Edition Date | Form Type | Form Action | Action Specific Data | Readability Score | Attachments |
|----------|------------------------|---|-------------|--------------|-----------|-------------|----------------------|-------------------|------------------|
| 1 | Disapproved 01/23/2025 | Progressive Vehicle Protection Coverage | A376 VA | (11/24) | END | New | | | A376.VA.1124.pdf |

Form Type Legend:

| | | | |
|-----|--|-----|----------------------------------|
| ABE | Application/Binder/Enrollment | ADV | Advertising |
| BND | Bond | CER | Certificate |
| CNR | Canc/NonRen Notice | DEC | Declarations/Schedule |
| DSC | Disclosure/Notice | END | Endorsement/Amendment/Conditions |
| ERS | Election/Rejection/Supplemental Applications | OTH | Other |

Progressive Vehicle Protection: Mechanical Breakdown with Minor Dent and Ding (MDD) and Key Protection Coverages Endorsement

"Your" policy is amended as follows:

PROGRESSIVE VEHICLE PROTECTION: MECHANICAL BREAKDOWN WITH MDD AND KEY PROTECTION COVERAGES

INSURING AGREEMENT

If "you" pay the premium for this coverage, maintain the underlying auto policy, and while the vehicle remains eligible for this coverage, "we" agree to cover "you" for "Mechanical Breakdown", "Key/Fob" protection, and Minor Dent and Ding (MDD), subject to all the terms, conditions, and limitations of this endorsement. All terms and conditions of "your" underlying auto policy remain in effect unless specifically modified by this endorsement.

DEFINITIONS

The definitions found in "your" underlying auto policy remain in effect unless specifically modified by this endorsement.

The definition of "Your covered auto" is deleted and replaced by:

"Your covered auto" means the automobile or truck listed on the "Declarations" for which this coverage has been purchased.

ADDITIONAL DEFINITIONS

The following definitions are added for use in this endorsement only:

1. "Actual cash value" or "ACV" means the value of the part, property, or auto as determined by the market value, age, and condition of the auto at the time the loss occurs.
2. "Authorization" means that the "licensed repair facility" has received an "authorization" number from "us" to proceed with a repair, replacement, or rental.
3. "Key/Fob" means the "key(s)/fob(s)" provided to "you" at the time of vehicle purchase, or were otherwise obtained prior to purchasing this endorsement, as well as any replacement "keys/fobs" that have been provided under this endorsement. Valet keys, fobs, remotes, or other keys with limited functionality are excluded.
4. "Licensed repair facility" means a repair facility with a federal employer identification number (FEIN) and also holds any licensing or registration as may be required by state or local laws for the business of motor vehicle repairs.
5. "Mechanical Breakdown" means the inability of any covered part(s) or component(s) to perform the function(s) for which it was designed due to defects in material or workmanship. The manufacturer has established tolerances for the express purpose of defining "mechanical breakdown" and serviceability; when specifications exceed these manufacturer's tolerances, a "mechanical breakdown" will be considered to have occurred.
6. "MSRP" means Manufacturer's Suggested Retail Price.
7. "OEM" means Original Equipment Manufacturer.
8. "PDR" means paintless dent repair. "PDR" is a technique which utilizes specialized hand tools to gently push the underside or backside of the dent to its original form, or in some cases by pulling the dent from the topside.
9. "Reasonable cost" means the customary parts and labor costs required to complete the repair or replacement, which shall not exceed the "MSRP" for parts and time/labor allowances, as defined in the manufacturer's labor



time guide or other nationally recognized parts and labor time guides. In determining the amount necessary to repair damaged property to its pre-loss condition, the amount to be paid by "us":

- (i) will not exceed the prevailing competitive labor rates charged in the area where the property is to be repaired and the cost of repair or replacement parts and equipment, as reasonably determined by "us"; and
- (ii) will be based on the cost of repair or replacement parts and equipment which may be new, reconditioned, remanufactured, or used, including, but not limited to:
 - (a) "OEM" parts or equipment; and
 - (b) non-original manufacturer parts or equipment.

PART I—Mechanical Breakdown

This endorsement provides benefits for "mechanical breakdown" of covered parts installed by the vehicle manufacturer, unless excluded.

Replacement of covered parts will be made with "OEM" parts, non-original equipment manufacturer (non-"OEM") parts, remanufactured parts, or used parts. "We" shall make the determination of which parts, whether "OEM" parts, non-"OEM" parts, remanufactured parts, or used parts, to use for replacement. The maximum amount that "we" will pay for a replacement part will not exceed the manufacturer's suggested retail price for the part. Labor time will be calculated using a nationally published estimating guide.

Coverage provides for payment authorized by "us" to repair or replace "mechanical breakdown" of part(s) or component(s) which are not listed in the Exclusions section of this endorsement in accordance with all terms and conditions of this endorsement.

RENTAL PAYMENT UNDER THIS PART I

In the event of a "mechanical breakdown", "we" will pay reasonable rental charges incurred when "you" rent an auto from a rental agency or "licensed repair facility".

This is limited to the reasonable time to repair the "mechanical breakdown" and subject to "authorization" by "us" in advance at no more than \$50.00 per day until the repairs are completed, not to exceed seven days. Additional fees or charges for insurance, damage waivers, optional equipment, fuel, or accessories are not covered.

If rental payment coverage applies, no other coverage under this policy for rental expenses will apply.

Rental charges will be paid beginning when repairs have been authorized and when "you" deliver the "your covered auto" to a "licensed repair facility" for repairs due to the loss and end the earliest of:

- 1. when the "your covered auto" has been returned to "you";
- 2. when the "your covered auto" has been repaired; or
- 3. when "you" incur seven days' worth of rental charges.

"You" may be required to provide "us" written proof of any rental charges.

EXCLUSIONS—READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART I.

Coverage under this Part I will not apply for:

- 1. reimbursement for any repair or replacement made without prior "authorization" from "us";
- 2. any repair for the purpose of correcting engine compression, correcting oil consumption, or the gradual reduction of performance when a "mechanical breakdown" has not occurred. Valve grinding, burnt valves, stuck valves, burnt piston, and/or stuck rings are not covered;

3. damage caused by pre-ignition detonation, pinging, improper/contaminated fuel, excessive fuel conditions, lean fuel conditions, clogged fuel injectors, improper lubricants, or improper engine adjustments;
4. any "mechanical breakdown" caused by failure to maintain proper levels of lubrication, lubricant blockage, coolant blockage, lack of lubrication, or carbon buildup in cylinders;
5. loss of time, expense, storage charges, loss of use of vehicle, loss of profits, loss of income, or other consequential damages, including, but not limited to, loss or damage or injury to persons or property resulting from "mechanical breakdown" of any of the covered parts;
6. any repair that has been misdiagnosed by the "licensed repair facility", any failure that cannot be verified as accurate or is found to be inaccurate, or any failure related to a previous repair;
7. accidental loss or damage, physical damage, collision or upset, falling missiles or objects, fire, theft, larceny, hail, explosion, lightning, earthquake, windstorm, water, flood, malicious mischief, vandalism, riot, civil commotion, negligence, or misuse;
8. any "mechanical breakdown" caused by rust, residue, electrolysis, or corrosion;
9. nuts, bolts, or fasteners unless internally lubricated or is necessary to complete the repair;
10. any pre-existing condition, any component(s) that were not functioning properly at the time the "your covered auto" was purchased by the insured, or failures which occurred prior to the effective date of this endorsement;
11. repairs to seized or damaged parts due to operation without sufficient oil or coolant;
12. engine block and cylinder heads if damaged by overheating, freezing, or warpage;
13. a "mechanical breakdown" of a component/part caused by an insured's failure to perform reasonable repairs or maintenance recommended by the auto manufacturer;
14. replacement or repair of maintenance items, unless required by a covered repair, including but not limited to: spark plugs, glow plugs, filters, lubricants, alignments, coolants, fuses, hoses, belts, light bulbs, brake rotors, brake drums, brake shoes, or brake pads;
15. replacement or repair of speakers;
16. replacement or repair of tire/wheel items, including but not limited to: tires, wheels, wheel covers, or tire pressure sensors;
17. correction of rattles/squeaks/wind, air noise, odors, water leaks, or intrusion;
18. replacement or repair of interior/exterior cosmetic and structural parts and components, including but not limited to: upholstery, paint, glass, trim, moldings, body panels, frame/body bushings, sheet metal, bumpers, frames, sub-frames, door handles, lift gate handles, tailgate handles, door bushings/bearings, convertible fabric tops, vinyl top, or weather strip/seals;
19. replacement or repair of any individual light emitting device (i.e., bulbs of any type) that can be removed from an assembly;
20. replacement or repair of standard transmission clutch parts, including but not limited to: clutch slave cylinder, master cylinder, clutch pedal, pressure plate, clutch disc, pilot bearing, throw-out bearing, or clutch engagement arm and pivot;
21. repair or replacement of seat belts or seat belt systems;
22. replacement or repair of exhaust system components behind the manifold, including but not limited to: down pipe, diesel particulate filter, exhaust pipe, muffler, resonator, or tail pipe;



23. any "your covered auto" modified or altered from original manufacturer specification not approved by the manufacturer. Any alterations made to "your covered auto" or "you" are using "your covered auto" in a manner not recommended by the manufacturer including but not limited to: failure of any custom or add-on part, all frame or suspension modifications, lift kits, any tire that is not recommended by the original manufacturer, emissions and/or exhaust systems modifications, engine modifications, transmission modifications, and/or drive axle modifications;
24. any conversion van or conversion vehicle/auto components;
25. diagnostic or tear down time when a "mechanical breakdown" is not covered by this endorsement. Any cost incurred for disassembly or diagnosis is at "your" expense if the inspection determines that the "mechanical breakdown" was not caused by the failure of a part covered by this endorsement;
26. "mechanical breakdown" or failure caused by failure to respond to a recall or factory bulletin;
27. "mechanical breakdown" or failure costs that are covered by the warranty of parts or workmanship on a previously repaired or replaced component;
28. shop supplies or fees for items such as, but not limited to, shop towels, cleaners, silicone spray, brake cleaner, or disposal fees for oil or filters;
29. any loss or damage caused intentionally by "you" or any other person using the "your covered auto" who had "your" permission;
30. any loss or damage to a vehicle, trailer, or any automobile or any trailer that is not listed on the "Declarations" for this coverage;
31. payment to "you" to manage a repair on "your" own;
32. batteries of any type, including for any hybrid or electric auto;
33. any issues resulting from fraudulent or illegal acts of the insured, whether acting alone or in collusion with others; or
34. commercial use.

LIMITS OF LIABILITY

1. The limit of liability for loss or repair is the lowest of:
 - a. the "actual cash value" of the property, part, or "your covered auto" at the time of the loss reduced by the applicable deductible;
 - b. the amount necessary to replace or repair the property, part, or "your covered auto" reduced by the applicable deductible; or
 - c. the amount necessary to repair the damaged property, part, or "your covered auto" to its pre-loss condition reduced by the applicable deductible.
2. Payments for loss or repair are subject to determination by "us" of the amount necessary to repair or replace the damaged part.

PART II—MINOR DENT AND DING (MDD)

This endorsement will pay "reasonable costs" to remove certain dents or dings from the "your covered auto" via the "PDR" process. "We" will remove dents and dings from an area located on a steel or aluminum body panel of the "your covered auto" that does not exceed 3 3/8" x 2 1/8".

EXCLUSIONS—READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART II.

Coverage under this Part II will not apply to:

1. any replacement or repairs without prior "authorization";
2. manufacturer's defects, damage covered by manufacturer's recall, or damage covered by the manufacturer's warranty;
3. commercial use;
4. any pre-existing damage or damage known to "you" which occurred prior to the coverage effective date;
5. damage resulting from outside sources, including but not limited to: flood, water, snow chains, malicious mischief, fire, theft, war, riot, terrorism, explosion, invasion, civil war, insurrection, rebellion or revolution, nuclear radiation or radioactive contamination, or Acts of God;
6. any cost not specifically listed as covered in this endorsement including but not limited to, shipping fees, handling fees, environmental costs, or shop supplies;
7. repairs made by any entity other than a licensed "PDR" facility;
8. a trailer, or other vehicle being towed by the "your covered auto";
9. any issues resulting from fraudulent or illegal acts of the insured, whether acting alone or in collusion with others;
10. any damage caused by collisions, vandalism, hail or other weather-related hazards, factory defects, or stress cracks;
11. dents that are inaccessible due to the existence of after-market equipment, or where such after-market equipment or the installation thereof has altered the original "your covered auto" configuration;
12. edges where it is determined that the manufacturer's bracing does not allow for the "PDR" process;
13. repairs to creased metal or any area where the paint is damaged;
14. repairs to any dent or ding that could in any way affect the "your covered auto's" paint or finish;
15. repairs to any dent or ding that would require the replacement of the "your covered auto's" body panels or require sanding, bonding, or painting;
16. payment to "you" to manage a repair on "your" own;
17. any loss or damage caused intentionally by "you" or any other person using the "your covered auto" who had "your" permission;
18. any dent or ding not in an accessible area such as an area within 3/4" of a door edge; or
19. any dents or dings that punctured the metal or resulted in visible paint damage.

LIMITS OF LIABILITY

1. \$800 for a "your covered auto" per rolling 12-month period.
2. Payments for loss are subject to "us" determining the amount necessary to repair the damaged property or part.

PART III—KEY PROTECTION

During the term of this endorsement, in the event "your" "key/fob" becomes inoperable or is lost, this endorsement will pay for a replacement "key/fob" based on "MSRP".

This endorsement is solely agreeing to pay the replacement cost for "keys/fobs" under the terms, conditions, and limitations of this endorsement. This endorsement does not provide any "keys/fobs". Further, "we" provide no

warranty or guaranty, whether express or implied, of any replacement "key/fob" "you" receive pursuant to this benefit.

EXCLUSIONS—READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART III.

Coverage under this Part III will not apply to:

1. any replacement without prior "authorization";
2. manufacturer's defects, damage covered by manufacturer's recall, or damage covered by the manufacturer's warranty;
3. commercial use;
4. any pre-existing damage or damage known to "you" which occurred prior to coverage effective date;
5. any cost not specifically listed as covered, including but not limited to, shipping fees, handling fees, environmental costs, or shop supplies;
6. any issues resulting from fraudulent or illegal acts of the insured, whether acting alone or in collusion with others;
7. valet keys, or other keys with limited functionality;
8. payment to "you" to manage a repair on "your" own; or
9. any loss or damage caused intentionally by "you" or any other person using the "your covered auto" who had "your" permission.

LIMITS OF LIABILITY

1. One occurrence per "your covered auto" in a rolling 12-month period with a maximum of \$800.
2. Payments for loss are subject to "us" determining the amount necessary to replace the damaged property or part.

OTHER INSURANCE, WARRANTIES OR SERVICE CONTRACTS

For the purposes of this endorsement only, if "you" have other insurance against a loss covered herein, then this endorsement will apply in excess over such other valid and collectible insurance, warranties, or service contracts.

GENERAL PROVISIONS

This endorsement, including the terms, conditions, limitations, exceptions, definitions, exclusions, and the application, together with endorsements (if any), constitute the entire Policy. No one other than "us" or "you", by mutual written agreement, may change this endorsement or waive any of its provisions.

SETTLEMENT OF CLAIMS

"We" may use estimating or appraisal systems to assist "us" in adjusting claims under this policy and to assist "us" in determining the amount of damages, expenses, or loss payable under this policy. Such systems may be developed by "us" or a third party and may include computer software, databases, and specialized technology.

DUTIES IN THE EVENT OF A LOSS, REPAIR, OR REPLACEMENT

"You" or a "licensed repair facility" must contact "us" for verification of coverage and to obtain a claim number to proceed with the repair, replacement, or rental. Once the facility has diagnosed the failure(s), they will contact "us" to submit a claim and obtain an "authorization" number. After an "authorization" number is provided to the repair facility and the repair or replacement is performed, all repair orders and documentation must be submitted to "us" within a reasonable amount of time of the repair to be eligible for payment.



YOUR RESPONSIBILITIES

1. Maintenance: Regular maintenance service is a condition of this endorsement. To keep this endorsement in force during its policy period, "you" must have the auto serviced as recommended by the manufacturer's scheduled maintenance guide, or, if it is a used auto, as specified below in Minimum Services Required paragraph. "You" must keep all maintenance receipts and furnish them to "us". Receipts listing date, mileage, services performed, and materials purchased are the only acceptable proof of maintenance. Receipts for self-service are required. At time of claim, be prepared to provide evidence that maintenance services have been performed.
2. Minimum Services Required: "You" must follow the manufacturer's maintenance requirements for new and used autos. This includes, but is not limited to, engine oil changes, transmission services, or any other special services recommended and/or required by the manufacturer. At time of claim, be prepared to provide evidence that maintenance services have been performed.
3. Protect the "your covered auto" from further damage: If a mechanical failure has occurred, it is "your" responsibility to protect the "your covered auto" from further damage. Continued operation of the "your covered auto" after any "mechanical breakdown" occurs will constitute a failure to protect the "your covered auto". Failure to protect the "your covered auto" is not limited to continued operation after "mechanical breakdown" alone but may constitute other acts of neglect by "you".
4. Transfer of manufacturer's warranty: "You" are responsible for the transfer, and any applicable transfer fees, to retain all manufacturer's warranties available on the auto. Failure to transfer the manufacturer's warranty can result in nonpayment of a claim if the manufacturer's warranty would have normally been in effect if the transfer had not been made.
5. Tear down and diagnosis: In some cases, "you" may need to authorize "us" to tear down and diagnose the "your covered auto" to the point where damage is visible and a cause of failure can be determined. If the failure does not qualify as a "mechanical breakdown", "you" will be responsible for paying the costs associated with diagnosis, tear down, and repair.

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

Form A376 VA (11/24)

Progressive Vehicle Protection Coverage Endorsement

"Your" policy is amended as follows:

PROGRESSIVE VEHICLE PROTECTION COVERAGE

INSURING AGREEMENT

If "you" pay the premium for this coverage, maintain the underlying auto policy, and while the vehicle remains eligible for this coverage, "we" agree to cover "you" for "Mechanical Breakdown", "Key/Fob" protection, and Minor Dent and Ding (MDD), subject to all the terms, conditions, and limitations of this endorsement. All terms and conditions of "your" underlying auto policy remain in effect unless specifically modified by this endorsement.

DEFINITIONS

The definitions found in "your" underlying auto policy remain in effect unless specifically modified by this endorsement.

The definition of "Your covered auto" is deleted and replaced by:

"Your covered auto" means the automobile or truck listed on the "Declarations" for which this coverage has been purchased.

ADDITIONAL DEFINITIONS

The following definitions are added for use in this endorsement only:

1. "Actual cash value" or "ACV" means the value of the part, property, or auto as determined by the market value, age, and condition of the auto at the time the loss occurs.
2. "Authorization" means that the "licensed repair facility" has received an "authorization" number from "us" to proceed with a repair, replacement, or rental.
3. "Key/Fob" means the "key(s)/fob(s)" provided to "you" at the time of vehicle purchase, or were otherwise obtained prior to purchasing this endorsement, as well as any replacement "keys/fobs" that have been provided under this endorsement. Valet keys, fobs, remotes, or other keys with limited functionality are excluded.
4. "Licensed repair facility" means a repair facility with a federal employer identification number (FEIN) and also holds any licensing or registration as may be required by state or local laws for the business of motor vehicle repairs.
5. "Mechanical Breakdown" means the inability of any covered part(s) or component(s) to perform the function(s) for which it was designed due to defects in material or workmanship. The manufacturer has established tolerances for the express purpose of defining "mechanical breakdown" and serviceability; when specifications exceed these manufacturer's tolerances, a "mechanical breakdown" will be considered to have occurred.
6. "MSRP" means Manufacturer's Suggested Retail Price.
7. "OEM" means Original Equipment Manufacturer.
8. "PDR" means paintless dent repair. "PDR" is a technique which utilizes specialized hand tools to gently push the underside or backside of the dent to its original form, or in some cases by pulling the dent from the topside.
9. "Reasonable cost" means the customary parts and labor costs required to complete the repair or replacement, which shall not exceed the "MSRP" for parts and time/labor allowances, as defined in the manufacturer's labor time guide or other nationally recognized parts and labor time guides. In determining the amount necessary to repair damaged property to its pre-loss condition, the amount to be paid by "us":

- (i) will not exceed the prevailing competitive labor rates charged in the area where the property is to be repaired and the cost of repair or replacement parts and equipment, as reasonably determined by "us"; and
- (ii) will be based on the cost of repair or replacement parts and equipment which may be new, reconditioned, remanufactured, or used, including, but not limited to:
 - (a) "OEM" parts or equipment; and
 - (b) non-original manufacturer parts or equipment.

PART I—Mechanical Breakdown

This endorsement provides benefits for "mechanical breakdown" of covered parts installed by the vehicle manufacturer, unless excluded.

Replacement of covered parts will be made with "OEM" parts, non-original equipment manufacturer (non-"OEM") parts, remanufactured parts, or used parts. "We" shall make the determination of which parts, whether "OEM" parts, non-"OEM" parts, remanufactured parts, or used parts, to use for replacement. The maximum amount that "we" will pay for a replacement part will not exceed the manufacturer's suggested retail price for the part. Labor time will be calculated using a nationally published estimating guide.

Coverage provides for payment authorized by "us" to repair or replace "mechanical breakdown" of part(s) or component(s) which are not listed in the Exclusions section of this endorsement in accordance with all terms and conditions of this endorsement.

RENTAL PAYMENT UNDER THIS PART I

In the event of a "mechanical breakdown", "we" will pay reasonable rental charges incurred when "you" rent an auto from a rental agency or "licensed repair facility".

This is limited to the reasonable time to repair the "mechanical breakdown" and subject to "authorization" by "us" in advance at no more than \$50.00 per day until the repairs are completed, not to exceed seven days. Additional fees or charges for insurance, damage waivers, optional equipment, fuel, or accessories are not covered.

If rental payment coverage applies, no other coverage under this policy for rental expenses will apply.

Rental charges will be paid beginning when repairs have been authorized and when "you" deliver the "your covered auto" to a "licensed repair facility" for repairs due to the loss and end the earliest of:

1. when the "your covered auto" has been returned to "you";
2. when the "your covered auto" has been repaired; or
3. when "you" incur seven days' worth of rental charges.

"You" may be required to provide "us" written proof of any rental charges.

EXCLUSIONS—READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART I.

Coverage under this Part I will not apply for:

1. reimbursement for any repair or replacement made without prior "authorization" from "us";
2. any repair for the purpose of correcting engine compression, correcting oil consumption, or the gradual reduction of performance when a "mechanical breakdown" has not occurred. Valve grinding, burnt valves, stuck valves, burnt piston, and/or stuck rings are not covered;
3. damage caused by pre-ignition detonation, pinging, improper/contaminated fuel, excessive fuel conditions, lean fuel conditions, clogged fuel injectors, improper lubricants, or improper engine adjustments;

4. any "mechanical breakdown" caused by failure to maintain proper levels of lubrication, lubricant blockage, coolant blockage, lack of lubrication, or carbon buildup in cylinders;
5. loss of time, expense, storage charges, loss of use of vehicle, loss of profits, loss of income, or other consequential damages, including, but not limited to, loss or damage or injury to persons or property resulting from "mechanical breakdown" of any of the covered parts;
6. any repair that has been misdiagnosed by the "licensed repair facility", any failure that cannot be verified as accurate or is found to be inaccurate, or any failure related to a previous repair;
7. accidental loss or damage, physical damage, collision or upset, falling missiles or objects, fire, theft, larceny, hail, explosion, lightning, earthquake, windstorm, water, flood, malicious mischief, vandalism, riot, civil commotion, negligence, or misuse;
8. any "mechanical breakdown" caused by rust, residue, electrolysis, or corrosion;
9. nuts, bolts, or fasteners unless internally lubricated or is necessary to complete the repair;
10. any pre-existing condition, any component(s) that were not functioning properly at the time the "your covered auto" was purchased by the insured, or failures which occurred prior to the effective date of this endorsement;
11. repairs to seized or damaged parts due to operation without sufficient oil or coolant;
12. engine block and cylinder heads if damaged by overheating, freezing, or warpage;
13. any auto that has been issued a restricted title, including but not limited to: salvage/refundable, salvage theft, assembled, dismantled, scrap, fire, flood, physical damage, saltwater, frame change, motor change, body exchange, junk, or parts only, or if said auto is declared a "lemon;"
14. a "mechanical breakdown" of a component/part caused by an insured's failure to perform reasonable repairs or maintenance recommended by the auto manufacturer;
15. replacement or repair of maintenance items, unless required by a covered repair, including but not limited to: spark plugs, glow plugs, filters, lubricants, alignments, coolants, fuses, hoses, belts, light bulbs, brake rotors, brake drums, brake shoes, or brake pads;
16. replacement or repair of speakers;
17. replacement or repair of tire/wheel items, including but not limited to: tires, wheels, wheel covers, or tire pressure sensors;
18. correction of rattles/squeaks/wind, air noise, odors, water leaks, or intrusion;
19. replacement or repair of interior/exterior cosmetic and structural parts and components, including but not limited to: upholstery, paint, glass, trim, moldings, body panels, frame/body bushings, sheet metal, bumpers, frames, sub-frames, door handles, lift gate handles, tailgate handles, door bushings/bearings, convertible fabric tops, vinyl top, or weather strip/seals;
20. replacement or repair of any individual light emitting device (i.e., bulbs of any type) that can be removed from an assembly;
21. replacement or repair of standard transmission clutch parts, including but not limited to: clutch slave cylinder, master cylinder, clutch pedal, pressure plate, clutch disc, pilot bearing, throw-out bearing, or clutch engagement arm and pivot;
22. repair or replacement of seat belts or seat belt systems;
23. replacement or repair of exhaust system components behind the manifold, including but not limited to: down pipe, diesel particulate filter, exhaust pipe, muffler, resonator, or tail pipe;

24. any "your covered auto" modified or altered from original manufacturer specification not approved by the manufacturer. Any alterations made to "your covered auto" or "you" are using "your covered auto" in a manner not recommended by the manufacturer including but not limited to: failure of any custom or add-on part, all frame or suspension modifications, lift kits, any tire that is not recommended by the original manufacturer, emissions and/or exhaust systems modifications, engine modifications, transmission modifications, and/or drive axle modifications;
25. any conversion van or conversion vehicle/auto components;
26. diagnostic or tear down time when a "mechanical breakdown" is not covered by this endorsement. Any cost incurred for disassembly or diagnosis is at "your" expense if the inspection determines that the "mechanical breakdown" was not caused by the failure of a part covered by this endorsement;
27. "mechanical breakdown" or failure caused by failure to respond to a recall or factory bulletin;
28. "mechanical breakdown" or failure costs that are covered by the warranty of parts or workmanship on a previously repaired or replaced component;
29. shop supplies or fees for items such as, but not limited to, shop towels, cleaners, silicone spray, brake cleaner, or disposal fees for oil or filters;
30. any loss or damage caused intentionally by "you" or any other person using the "your covered auto" who had "your" permission;
31. any loss or damage to a vehicle, trailer, or any automobile or any trailer that is not listed on the "Declarations" for this coverage;
32. payment to "you" to manage a repair on "your" own;
33. batteries of any type, including for any hybrid or electric auto;
34. any issues resulting from fraudulent or illegal acts of the insured, whether acting alone or in collusion with others; or
35. commercial use.

LIMITS OF LIABILITY

1. The limit of liability for loss or repair is the lowest of:
 - a. the "actual cash value" of the property, part, or "your covered auto" at the time of the loss reduced by the applicable deductible;
 - b. the amount necessary to replace or repair the property, part, or "your covered auto" reduced by the applicable deductible; or
 - c. the amount necessary to repair the damaged property, part, or "your covered auto" to its pre-loss condition reduced by the applicable deductible.
2. Payments for loss or repair are subject to determination by "us" of the amount necessary to repair or replace the damaged part.

PART II—MINOR DENT AND DING (MDD)

This endorsement will pay "reasonable costs" to remove certain dents or dings from the "your covered auto" via the "PDR" process. "We" will remove dents and dings from an area located on a steel or aluminum body panel of the "your covered auto" that does not exceed 3 3/8" x 2 1/8".

EXCLUSIONS—READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART II.

Coverage under this Part II will not apply to:

1. any replacement or repairs without prior "authorization";
2. manufacturer's defects, damage covered by manufacturer's recall, or damage covered by the manufacturer's warranty;
3. commercial use;
4. any pre-existing damage or damage known to "you" which occurred prior to the coverage effective date;
5. damage resulting from outside sources, including but not limited to: flood, water, snow chains, malicious mischief, fire, theft, war, riot, terrorism, explosion, invasion, civil war, insurrection, rebellion or revolution, nuclear radiation or radioactive contamination, or Acts of God;
6. any cost not specifically listed as covered in this endorsement including but not limited to, shipping fees, handling fees, environmental costs, or shop supplies;
7. repairs made by any entity other than a licensed "PDR" facility;
8. a trailer, or other vehicle being towed by the "your covered auto";
9. any issues resulting from fraudulent or illegal acts of the insured, whether acting alone or in collusion with others;
10. any damage caused by collisions, vandalism, hail or other weather-related hazards, factory defects, or stress cracks;
11. dents that are inaccessible due to the existence of after-market equipment, or where such after-market equipment or the installation thereof has altered the original "your covered auto" configuration;
12. edges where it is determined that the manufacturer's bracing does not allow for the "PDR" process;
13. repairs to creased metal or any area where the paint is damaged;
14. repairs to any dent or ding that could in any way affect the "your covered auto's" paint or finish;
15. repairs to any dent or ding that would require the replacement of the "your covered auto's" body panels or require sanding, bonding, or painting;
16. payment to "you" to manage a repair on "your" own;
17. any loss or damage caused intentionally by "you" or any other person using the "your covered auto" who had "your" permission;
18. any dent or ding not in an accessible area such as an area within 3/4" of a door edge; or
19. any dents or dings that punctured the metal or resulted in visible paint damage.

LIMITS OF LIABILITY

1. \$800 for a "your covered auto" per rolling 12-month period.
2. Payments for loss are subject to "us" determining the amount necessary to repair the damaged property or part.

PART III—KEY PROTECTION

During the term of this endorsement, in the event "your" "key/fob" becomes inoperable or is lost, this endorsement will pay for a replacement "key/fob" based on "MSRP".

This endorsement is solely agreeing to pay the replacement cost for "keys/fobs" under the terms, conditions, and limitations of this endorsement. This endorsement does not provide any "keys/fobs". Further, "we" provide no

warranty or guaranty, whether express or implied, of any replacement "key/fob" "you" receive pursuant to this benefit.

EXCLUSIONS—READ THE FOLLOWING EXCLUSIONS CAREFULLY. IF AN EXCLUSION APPLIES, COVERAGE WILL NOT BE AFFORDED UNDER THIS PART III.

Coverage under this Part III will not apply to:

1. any replacement without prior "authorization";
2. manufacturer's defects, damage covered by manufacturer's recall, or damage covered by the manufacturer's warranty;
3. commercial use;
4. any pre-existing damage or damage known to "you" which occurred prior to coverage effective date;
5. any cost not specifically listed as covered, including but not limited to, shipping fees, handling fees, environmental costs, or shop supplies;
6. any issues resulting from fraudulent or illegal acts of the insured, whether acting alone or in collusion with others;
7. valet keys, or other keys with limited functionality;
8. payment to "you" to manage a repair on "your" own; or
9. any loss or damage caused intentionally by "you" or any other person using the "your covered auto" who had "your" permission.

LIMITS OF LIABILITY

1. One occurrence per "your covered auto" in a rolling 12-month period with a maximum of \$800.
2. Payments for loss are subject to "us" determining the amount necessary to replace the damaged property or part.

OTHER INSURANCE, WARRANTIES OR SERVICE CONTRACTS

For the purposes of this endorsement only, if "you" have other insurance against a loss covered herein, then this endorsement will apply in excess over such other valid and collectible insurance, warranties, or service contracts.

GENERAL PROVISIONS

This endorsement, including the terms, conditions, limitations, exceptions, definitions, exclusions, and the application, together with endorsements (if any), constitute the entire Policy. No one other than "us" or "you", by mutual written agreement, may change this endorsement or waive any of its provisions.

SETTLEMENT OF CLAIMS

"We" may use estimating or appraisal systems to assist "us" in adjusting claims under this policy and to assist "us" in determining the amount of damages, expenses, or loss payable under this policy. Such systems may be developed by "us" or a third party and may include computer software, databases, and specialized technology.

DUTIES IN THE EVENT OF A LOSS, REPAIR, OR REPLACEMENT

"You" or a "licensed repair facility" must contact "us" for verification of coverage and to obtain a claim number to proceed with the repair, replacement, or rental. Once the facility has diagnosed the failure(s), they will contact "us" to submit a claim and obtain an "authorization" number. After an "authorization" number is provided to the repair facility and the repair or replacement is performed, all repair orders and documentation must be submitted to "us" within a reasonable amount of time of the repair to be eligible for payment.

YOUR RESPONSIBILITIES

1. Maintenance: Regular maintenance service is a condition of this endorsement. To keep this endorsement in force during its policy period, "you" must have the auto serviced as recommended by the manufacturer's scheduled maintenance guide, or, if it is a used auto, as specified below in Minimum Services Required paragraph. "You" must keep all maintenance receipts and furnish them to "us". Receipts listing date, mileage, services performed, and materials purchased are the only acceptable proof of maintenance. Receipts for self-service are required. At time of claim, be prepared to provide evidence that maintenance services have been performed.
2. Minimum Services Required: "You" must follow the manufacturer's maintenance requirements for new and used autos. This includes, but is not limited to, engine oil changes, transmission services, or any other special services recommended and/or required by the manufacturer. At time of claim, be prepared to provide evidence that maintenance services have been performed.
3. Protect the "your covered auto" from further damage: If a mechanical failure has occurred, it is "your" responsibility to protect the "your covered auto" from further damage. Continued operation of the "your covered auto" after any "mechanical breakdown" occurs will constitute a failure to protect the "your covered auto". Failure to protect the "your covered auto" is not limited to continued operation after "mechanical breakdown" alone but may constitute other acts of neglect by "you".
4. Transfer of manufacturer's warranty: "You" are responsible for the transfer, and any applicable transfer fees, to retain all manufacturer's warranties available on the auto. Failure to transfer the manufacturer's warranty can result in nonpayment of a claim if the manufacturer's warranty would have normally been in effect if the transfer had not been made.
5. Tear down and diagnosis: In some cases, "you" may need to authorize "us" to tear down and diagnose the "your covered auto" to the point where damage is visible and a cause of failure can be determined. If the failure does not qualify as a "mechanical breakdown", "you" will be responsible for paying the costs associated with diagnosis, tear down, and repair.

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

Form A376 VA (11/24)

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| SERFF Tracking #: | PRGS-134276783 | State Tracking #: | | Company Tracking #: | 2024-VA- AU-01 |
| State: | Virginia | First Filing Company: | Progressive Advanced Insurance Company, ... | | |
| TOI/Sub-TOI: | 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA) | | | | |
| Product Name: | Personal Auto | | | | |
| Project Name/Number: | 2024-VA- AU-01/2024-VA- AU-01 | | | | |

Supporting Document Schedules

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|-------------------|--|
| Bypassed - Item: | Virginia Advisory Filing Adoption Form |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | Auto Forms Index |
| Comments: | |
| Attachment(s): | VA Auto Forms List 0425.pdf |
| Item Status: | |
| Status Date: | |

**Virginia Personal Auto Policy and Endorsements
Forms Index Effective 4/11/2025**

| Form Name | ISO Form No. | Progressive Form No. | Companies |
|--|---------------------|-----------------------------|---|
| Virginia Personal Automobile Policy | PP 00 01 09 18 | PP0001 VA (09/18) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Amendment of Policy Provisions - Virginia | PP 01 99 01 25 | PP0199 (01/25) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Federal Employees Using Autos in Government Business | PP 03 01 09 18 | PP0301 (09/18) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company |

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|---------------------|----------------|----------------|---|
| | | | Progressive Northern Insurance Company |
| Loss Payable Clause | PP 03 05 09 18 | PP0305 (09/18) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |

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| Virginia Employees Using Autos in Government Business | PP 03 27 01 20 | PP0327 (01/20) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| District of Columbia Employees Using Autos in Government Business | PP 13 48 01 20 | PP1348 (01/20) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Peer-to-Peer Vehicle Sharing Exclusion Endorsement – Virginia | PP 43 20 11 23 | PP4320 (11/23) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company |

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| | | | Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Uninsured Motorists Coverage - Virginia | PP 14 03 07/23 | PP1403 (07/23) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Uninsured Motorists Coverage (Alternative Coverage) - Virginia | PP 14 34 07/23 | PP1434 (07/23) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Single Uninsured Motorists Limit | PP 04 83 01 20 | PP0483 (01/20) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| | | | Progressive Advanced Insurance Company Progressive American Insurance Company |

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| Medical Expense and Income Loss Benefits Coverage - Virginia | PP 05 96 01 20 | PP 05 96 (01/20) | Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Transportation Expenses Coverage | PP 13 52 10 20 | PP1352 (10/20) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Coverage for Damage to Your Auto (Maximum Limit of Liability) | PP 13 58 12 20 | PP1358 (12/20) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Single Liability Limit | PP 13 59 01 20 | PP1359 (01/20) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company |

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| | | | Progressive Northern Insurance Company |
| Cancellation Endorsement | | 5933 VA (11/15) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Virginia Auto Rating Information | | 8319 VA (02/21) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Additional Equipment Coverage Endorsement | | Z631 VA (07/21) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |

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| Named Non-Owner Coverage Endorsement | | Z194 VA (09/22) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Towing and Labor Costs Coverage Endorsement | | 7915 VA (08/22) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Trailer Coverage Endorsement | | 7962 VA (06/09) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |

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| Loan/Lease Payoff Coverage Endorsement | | 9817 VA (07/21) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Window Glass Coverage Endorsement | | 4884 VA (01/13) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Trailer Contents Coverage Endorsement | | 5863 VA (09/07) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Progressive Rideshare Insurance | | A205 VA (08/21) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company |

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| | | | Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Pet Injury Coverage Endorsement | | Z538 VA (10/08) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |
| Progressive Vehicle Protection Coverage | | A376 VA (11/24) | Progressive Advanced Insurance Company Progressive American Insurance Company Progressive Casualty Insurance Company Progressive Classic Insurance Company Progressive Direct Insurance Company Progressive Gulf Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company Progressive Universal Insurance Company Progressive Northern Insurance Company |

State:Virginia

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:Personal Auto

Project Name/Number:2024-VA- AU-01/2024-VA- AU-01

First Filing Company:

Progressive Advanced Insurance Company, ...

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date | Schedule Item Status | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---------------|----------------------|----------|---|---------------------------|-------------------------------|
| 10/29/2024 | | Form | Progressive Vehicle Protection Coverage | 01/13/2025 | A376.VA.1124.pdf (Superceded) |