

Policy Number:
TLA-CA-A-R-9992T4BM

Report a Claim:
1-844-34-TESLA

Policy Questions:
1-844-34-TESLA

T E S L A | INSURANCE

Policy Declarations

Six Month Premium: \$916.09

Please review and keep for your records.

Insurance Information

Policy Number:	TLA-CA-A-R-9992T4BM	Named Insured:	Ajay Chalana
Policy Period:	10/15/2024 12:01 am - 04/15/2025 12:01 am - standard time at address of Named Insured	Mailing Address:	700 Birdwood Ct San Ramon CA 94582
Underwritten By:	Tesla Insurance Company 45500 Fremont Blvd Fremont, CA 94538 NAIC #24813	Email Address:	Achalana@gmail.com
		Phone Number:	(650) 504-2752
		Producer:	TESLA INSURANCE SERVICES, INC. 45500 Fremont Blvd Fremont, CA 94538

Vehicles Covered by Your Policy

	Year	Make	Model	Vehicle ID Number
1	2018	Tesla	Model 3	5YJ3E1EA4JF039439
2	2014	Honda	Odyssey EX	5FNRL5H69EB059948

Drivers Covered by Your Policy

	Name	Date of Birth	Drivers License	Driver's License State	Years of Driving Experience
1	Ajay Chalana	1972-04-05	2601895	CA	31
2	Saruchi Chalana	1977-09-10	D4247032	CA	23

Driving Record Points

	Driver	Traffic-Convictions Points	At-Fault Accidents Points	SR-22 Applicable
1	Ajay Chalana	0	0	false
2	Saruchi Chalana	0	0	false

Discounts & Benefits

Your discounts and benefits have been applied to your total policy premium.

Vehicle Discounts:

.....
.....
.....

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Policy Discounts:

Elite Driver Discount

Multi-Vehicle Discount

Driver Discounts:

Coverage Detail for Vehicle 1 (2018 Tesla Model 3)

Coverage	Applicable Limits	Deductible	Premium
Liability			
Bodily Injury	\$100,000 per person, \$300,000 per accident*	Not Applicable	\$107.19
Property Damage			
	\$50,000 Each Accident*	Not Applicable	\$59.32
*The liability limits for drivers other than the named insured, named insured's spouse and other listed drivers is provided only up to California's minimum required limits of \$15,000 per person and \$30,000 per accident for Bodily Injury and \$5000 for Property Damage.			
Physical Damage			
Collision	Actual Cash Value Less Deductible	\$1,000 deductible	\$266.86
Comprehensive	Actual Cash Value Less Deductible	\$1,000 deductible	\$55.85
Additional Coverages			
Roadside - Basic	Up to 50 miles		\$9.68
Rental Reimbursement	\$45/day, \$1,350/claim		\$25.51
Uninsured and Underinsured Motorist	\$100,000 per person, \$300,000 per accident		\$58.09
Bodily Injury Coverage			
Uninsured and Underinsured Motorist			\$3.30
Property Damage Coverage	\$3,500		

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Coverage Detail for Vehicle 2 (2014 Honda Odyssey EX)

Coverage	Applicable Limits	Deductible	Premium
Liability			
Bodily Injury	\$100,000 per person, \$300,000 per accident*	Not Applicable	\$77.00
Property Damage	\$50,000 Each Accident*	Not Applicable	\$43.95
*The liability limits for drivers other than the named insured, named insured's spouse and other listed drivers is provided only up to California's minimum required limits of \$15,000 per person and \$30,000 per accident for Bodily Injury and \$5000 for Property Damage.			
Physical Damage			
Collision	Actual Cash Value Less Deductible	\$1,000 deductible	\$101.74
Comprehensive	Actual Cash Value Less Deductible	\$1,000 deductible	\$23.92
Additional Coverages			
Roadside - Basic	Up to 50 miles		\$9.68
Rental Reimbursement	\$45/day, \$1,350/claim		\$25.51
Uninsured and Underinsured Motorist	\$100,000 per person, \$300,000 per accident		\$45.90
Bodily Injury Coverage			
Uninsured and Underinsured Motorist			\$2.59
Property Damage Coverage	\$3,500		

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Term Premium Per Vehicle

Vehicle 1	\$585.80
Vehicle 2	\$330.29

Total Policy Term Premium: \$916.09

Additional Information

Additional Information for Vehicles Covered by Your Policy

Loss Payee(s)/Lienholder(s):

Veh	Loss Payee(s)/Lienholder(s)	Address
1	None
2	None

**Garaging
Location
and
Mileage
Information:**

Veh	Garaging Location:	Annual Mileage
1	700 Birdwood Ct San Ramon CA 94582	11000
2	700 Birdwood Ct San Ramon CA 94582	7000

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Policy Forms and Endorsements: The following forms and endorsements are applicable to your policy

Special State Provisions

If a problem arises concerning your insurance, please contact Tesla Insurance Services, Inc., 45500 Fremont Blvd, Fremont, CA 94538 (1-844-34-TESLA).

Whenever the company or its agent has been unable to resolve a consumer complaint affecting this policy, the below listed state agency may be contacted to assist in the resolution of a compliant.

California Department of Insurance
Consumer Services Division
300 South Spring Street
Los Angeles, CA 90013

Or call toll free: 1-800-927-HELP-(4357)

Or visit: www.insurance.ca.gov

TES 0002 Policy Declarations

TES 0001 Personal Auto Policy

TES 0015 Legal Responsibility

TES 0016 Important Insurance Information

TES 0050 California Third Party Designation To Receive Cancellation Nonrenewal Notice

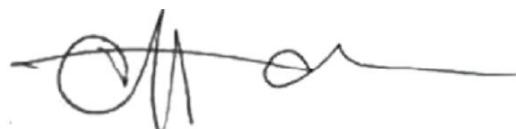
OFAC Advisory Notice to Policyholder

Auto Repair Consumer Bill of Rights

TES ID Card - CA



President



Secretary

PERSONAL AUTO POLICY

TESLA INSURANCE SERVICES, INC.

45500 Fremont Blvd

Fremont, CA 94538

**Underwritten by
Tesla Insurance Company**

45500 Fremont Blvd

Fremont, CA 94538

For "your" protection California law requires the following to appear on this form:

Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

THE SPECIFIED REASONS FOR WHICH "WE" MAY CANCEL OR TERMINATE THIS POLICY, REFUSE TO RENEW, OR INCREASE THE PREMIUM, ARE SPECIFIED UNDER THE HEADINGS OF "OTHER TERMINATION PROVISIONS", "FRAUD OR MISREPRESENTATION" AND "COVERAGE CHANGES".

TABLE OF CONTENTS

PERSONAL AUTO POLICY	1
AGREEMENT.....	4
PART A: LIABILITY COVERAGE	6
INSURING AGREEMENT.....	6
ADDITIONAL DEFINITIONS FOR PART A: LIABILITY COVERAGE.....	6
SUPPLEMENTARY PAYMENTS	6
EXCLUSIONS FOR PART A: LIABILITY COVERAGE	7
LIMIT OF LIABILITY	8
PERMISSIVE USER MINIMUM LIMITS.....	9
OUT OF STATE COVERAGE	9
FINANCIAL RESPONSIBILITY	9
OTHER INSURANCE	9
PART B: MEDICAL PAYMENTS COVERAGE	9
INSURING AGREEMENT.....	9
ADDITIONAL DEFINITIONS FOR PART B: MEDICAL PAYMENTS COVERAGE.....	10
EXCLUSIONS FOR PART B: MEDICAL PAYMENTS COVERAGE	10
LIMIT OF LIABILITY	11
UNREASONABLE OR UNNECESSARY MEDICAL EXPENSES	11
OTHER INSURANCE	12
INSURING AGREEMENT.....	12

ADDITIONAL DEFINITIONS FOR PART C: UNINSURED AND UNDERINSURED MOTORISTS COVERAGE	12
EXCLUSIONS FOR PART C: UNINSURED AND UNDERINSURED MOTORISTS COVERAGE	13
LIMIT OF LIABILITY FOR UNINSURED AND UNDERINSURED MOTORISTS BODILY INJURY.....	14
OTHER INSURANCE	16
ARBITRATION	16
ADDITIONAL DUTIES	16
GENERAL POLICY CONDITIONS	17
PART D: COVERAGE FOR PHYSICAL DAMAGE TO YOUR AUTO.....	17
INSURING AGREEMENT.....	17
ADDITIONAL DEFINITIONS FOR PART D: COVERAGE FOR PHYSICAL DAMAGE TO YOUR AUTO.....	17
TRANSPORTATION EXPENSES	18
EXCLUSIONS FOR PART D: COVERAGE FOR PHYSICAL DAMAGE TO YOUR AUTO	18
LIMIT OF LIABILITY	19
PAYMENT OF LOSS	20
NO BENEFIT TO BAILEE.....	21
LOSS PAYABLE CLAUSE.....	21
OTHER INSURANCE OR SOURCES OF RECOVERY	21
APPRAISAL.....	21
PART E: ROADSIDE ASSISTANCE - BASIC.....	21
INSURING AGREEMENT.....	21
ADDITIONAL DEFINITIONS FOR PART E: ROADSIDE ASSISTANCE - BASIC.....	22
LIMIT OF LIABILITY	22
OTHER INSURANCE	22
PART F: RENTAL REIMBURSEMENT	22
INSURING AGREEMENT.....	22
LIMIT OF LIABILITY	23
PART H: GENERAL PROVISIONS APPLICABLE TO ALL COVERAGE.....	23
BANKRUPTCY.....	23
CHANGES.....	24
FRAUD OR MISREPRESENTATION	24
LEGAL ACTION AGAINST US	24
OUR RIGHT TO RECOVER PAYMENT	24
POLICY PERIOD AND TERRITORY.....	25
RENEWAL AND TERMINATION.....	25
TRANSFER OF YOUR INTEREST IN THIS POLICY	26

CONFORMITY WITH STATUTE	26
TWO OR MORE AUTO POLICIES	26
RACING EXCLUSION	26
WARNING – MEXICAN AUTOMOBILE LIABILITY INSURANCE.....	27

AGREEMENT

In return for payment of premium and subject to all the terms of this policy, "we" agree with "you" as follows:

GENERAL DEFINITIONS

Throughout this policy, "you" and "your" refer to:

1. the Named Insured shown in the Declarations; and
2. the spouse if a resident of the same household. The term spouse includes a:
 - a. husband or wife; or
 - b. if unmarried, a civil partner by civil union or registered domestic partnership filed and recognized by the state or "domestic partner"

If the spouse ceases to be a resident of the Named Insured's household during the Policy Period or prior to the inception of this policy, the spouse will be considered "you" and "your" under this policy but only until the earlier of:

1. The end of 90 days following the spouse's change of residency.
2. The effective date of another policy listing the spouse as a named insured; or
3. The end of this policy period.

"We", "us" and "our" refer to the Company providing this insurance, as shown on the Declarations.

For purposes of this policy, a "private passenger auto" shall be deemed to be owned by a person if leased:

1. under a written agreement to that person; and
2. for a continuous period of at least 6 months.

Other words and phrases are defined. They are in quotation marks when used.

- A. "Bodily injury" means bodily harm, sickness or disease, including death that results.
- B. "Business" includes trade, profession or occupation.
- C. "Accident" means a sudden, unexpected, and unintended event.
- D. "Loss" means:
 - a. Sudden, direct, and unintended physical damage; or
 - b. Theft
- E. "Covered auto" means:
 1. Any "private passenger auto" shown in the Declarations designated for operation principally upon public roads. This provision does not apply to:
 - a. A vehicle shown in the Declarations after the ownership of that vehicle has been transferred to another person or organization other than another "family member" by "you" or a "family member".
 - b. A vehicle shown in the Declarations that you or a "family member" have been leasing, after the leasing agreement has been terminated, unless ownership of that vehicle is transferred by the lessor, to "you" or a "family member".
 2. Any of the following types of vehicles on the date "you" become the owner of a "private passenger auto".
This provision applies only if:
 - a. "you" acquire the vehicle during the policy period; and
 - b. no other insurance policy provides coverage for that vehicle.

If the vehicle "you" acquire replaces one shown in the Declarations, it will have the same coverages as the vehicle it replaced. Coverage will begin when "you" become the owner of the acquired "private passenger auto". "You" must ask "us" to insure a replacement vehicle within 30 days only if:

- i. "you" wish to continue coverage under **Part D: Coverage for Physical Damage to Your Auto**; or
- ii. it is a pickup or van used in any "business" other than farming or ranching.

If the vehicle "you" acquire replaces one shown in the Declarations, and the replaced "private passenger auto" did not have coverage under **Part D: Coverage for Physical Damage to Your Auto**, "you" may add this coverage for the replacement

"private passenger auto". The added coverage will not be effective until after "we" receive "your" request and "we" agree to add the coverage.

If the vehicle "you" acquire is in addition to any shown in the Declarations, it will have the broadest coverage "we" now provide for any vehicle shown in the Declarations if "you" ask "us" to insure the additional "private passenger auto" within 30 days after "you" become the owner. If "you" ask "us" to insure the additional "private passenger auto" within 30 days after "you" became the owner, coverage will begin when "you" became the owner of the "private passenger auto". If the "private passenger auto" "you" acquire is in addition to the "private passenger autos" shown on the Declarations, and "you" do not ask "us" to insure the additional "private passenger auto" within 30 days after "you" become the owner, no coverage will be provided for the additionally acquired "private passenger auto" until after "you" ask "us" to insure the additional "private passenger auto" and "we" agree to insure the "private passenger auto".

3. Any "private passenger auto" "you" do not own while used as a temporary substitute for any other vehicle described in this definition of a "Covered auto" which is out of normal use because of its breakdown, repair, servicing, loss, or destruction.

D. "Diminution in value" means the actual or perceived loss in market or resale value which results from a direct and accidental loss.

E. "Domestic partner" means a person living with "you" and sharing a common domestic life and whose relationship resembles a mutually exclusive partnership such as that of a marriage, and:

1. is at least 18 years of age and capable of entering into a legal contract;
2. is not a relative; and
3. shares with "you" financial interdependence and a common residence.

Evidence of such includes, but is not limited to:

- i. joint domestic responsibility for the maintenance of the household.
- ii. having joint financial obligations, resources, or assets.
- i. documents such as a driver's license, tax returns, or bills showing a common address for both parties.
- ii. both parties receiving mail at the same address.
- iii. a declaration of domestic partnership with that person or similar declaration about that person with an employer or government entity.

A "domestic partner" does not include more than one person, a roommate or housemate whether sharing expenses equally or not, or one who pays rent to the named insured.

F. "Family member" means a person related to "you" by blood, marriage or adoption who is a resident of "your" household. This includes a ward or foster child.

G. "Occupying" means in, upon, getting in, on, out or off.

H. "Personal vehicle sharing program" means a legal entity qualified to do business in any state engaged in the business of facilitating the sharing of private passenger motor vehicles for noncommercial use by individuals other than the vehicles' registered owners within the state.

I. "Private Passenger Auto" means a motor vehicle of one of the following types:

1. Of the private passenger automobile, pickup body, or cargo van type;
2. With at least four wheels; and
3. With a gross vehicle weight rating of 10,000 pounds or less, according to the manufacturer's specifications.

However, "private passenger auto" does not include any:

- i. Step-van or vans with cabs apart from the cargo area;
- ii. Motorcycles, motorized mini-bikes, or dirt bikes;
- iii. All-terrain vehicles (ATVs);
- iv. Golf carts;
- v. Tractors or farm machines;
- vi. Vehicles driven on crawler treads, rails or skis;
- vii. Road machinery;
- viii. Recreational vehicles; or
- ix. Vehicles when parked and used:
 - a. As a residence or premises; or
 - b. For office, store or display purposes.

J. "Property damage" means physical injury to, distribution of or loss of use of tangible property.

K. "Ride-sharing activity" means the use of any vehicle to provide transportation of persons or property in connection with a "transportation network company" from the time a user logs onto, or signs into, any online-enabled application, software, website or system until the time the users logs out of, or signs off of, any such online-enabled application, website or system, whether or not the user has accepted any passenger(s) or delivery assignment, including the time the user is on the way to pick up any passenger(s) or property, or is transporting any passenger(s) or property.

- L. "Transportation network company" means any organization, including, but not limited to, a corporation, limited liability transportation services from compensation using an online-enabled application or platform to connect clients or passengers with drivers using a personal vehicle.
- M. "Trailer" means a vehicle designed to be pulled by a "private passenger auto". It also means a farm wagon or farm implement while towed by a vehicle.
- N. "Child passenger restraint system" means a system as described in Section 27360 of the California Vehicle Code.

PART A: LIABILITY COVERAGE

INSURING AGREEMENT

"We" will pay damages for "bodily injury" or "property damage" for which any "insured" becomes legally responsible because of an auto "accident". "We" will also pay for the replacement of a "child passenger restraint system" that was damaged or in use by a child during an "accident" for which liability coverage under this policy is applicable due to the liability of an "insured". "We" will settle or defend, as "we" consider appropriate, any claim or suit asking for these damages. In addition to "our" limit of liability, "we" will pay all defense costs "we" incur. "Our" duty to settle or defend ends when "our" limit of liability for this coverage has been exhausted. "We" have no duty to defend any suit or settle any claim for "bodily injury" or "property damage" not covered under this policy.

ADDITIONAL DEFINITIONS FOR PART A: LIABILITY COVERAGE

When used in **Part A: Liability Coverage**:

- A. "Insured" means:
 - 1. "You" and any "family member" for the ownership, maintenance or use, including loading or unloading, of any "private passenger auto".
 - 2. Any other person using, including loading and unloading, a "covered auto" with "permission and within the scope of "your" permission.
 - 3. For a "covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverages is afforded under this **Part A: Liability Coverage**.
 - 4. For any "private passenger auto", other than a "covered auto", any other person or organization but only with respect to legal responsibility for acts or omissions of "you" or any "family member" for whom coverages is afforded under this **Part A: Liability Coverage**. This provision applies only if the person or organization does not own or hire the auto.
- B. The following are not "insureds" under this **Part A: Liability Coverage** section of this policy:
 - 1. The United States of America or any of its agencies.
 - 2. Any person with respect to "bodily injury" or "property damage" resulting from the operation of an auto by the person as an employee of the United States Government if the provisions of Section 2679 of Title 28, United States Code (Federal Tort Claims Act), as amended, require the Attorney General of the United States to defend that person in any civil action or proceeding which may be brought for the "bodily injury" or "property damage".

SUPPLEMENTARY PAYMENTS

In addition to "our" limit of liability, "we" will pay on behalf of an "insured":

- 1. Up to \$250 for the cost of bail bonds required because of an "accident", including related traffic law violations. The "accident" must result in "bodily injury" or "property damage" covered under this policy. "We" have no duty to apply for or furnish this bond.
- 2. Premiums on appeal bonds and bonds to release attachments in any suit "we" defend.
- 3. Interest accruing after a judgment is entered in any suit "we" defend. "Our" duty to pay interest ends when "we" offer to pay that part of the judgment which does not exceed "our" limit of liability for this coverage.
- 4. Up to \$50 a day for loss of earnings, but not other income, because of attendance at hearings or trials at "our" request.
- 5. Other reasonable expenses incurred at "our" request.

EXCLUSIONS FOR PART A: LIABILITY COVERAGE

"We" do not provide Liability Coverage, including "our" duty to defend, for any "insured":

1. Who intentionally causes "bodily injury" or "property damages" or is caused by an intentional act by an "insured", or at the direction of the "insured" even if the actual injury or damage is different than that which was intended. However, this exclusion does not apply to an innocent co-Insured who did not cooperate in or contribute to the creation of the loss, if the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss.
2. For damage to property owned by, rented to, being transported by, used by, or in the care of the "insured". An auto operated by an "insured" shall be considered to be property in charge of an "insured". This exclusion does not apply to damage to a residence or private garage owned by a person other than "you" or another "insured".
3. For "bodily injury" to an employee of that person during the course of employment. This exclusion does not apply to "bodily injury" to a domestic employee unless workers' compensation benefits are required or available for that domestic employee.
4. For that "insured's" liability arising out of the ownership or operation of a vehicle while it is being used:
 - a. as a public or livery conveyance or to carry persons or property for a fee or compensation; or
 - b. for retail or wholesale delivery, including but not limited to pizza, magazine, newspaper, and mail delivery; or
 - c. for "ride-sharing activity".

This exclusion does not apply to motor vehicles used in shared-expense car pools or while the vehicle is used in the course of volunteer work for a tax-exempt organization.

5. For that person's liability arising out of the use of a vehicle while leased or rented to others or given in exchange for compensation, including while used in connection with a "personal vehicle sharing program". This exclusion does not apply to the operation of a "covered auto" by "you" or a "family member".
6. While employed or otherwise engaged in the "business" of selling, repairing, servicing, storing, or parking vehicles designed for use mainly on public highways. This includes road testing and delivery. This exclusion does not apply to the ownership, maintenance or use of a "covered auto" by "you", any "family member", or any partner, agent or employee of "you" or any "family member".
7. Maintaining or using any vehicle while that person is employed or otherwise engaged in any "business" (other than farming or ranching) not described in Exclusion A.6. This exclusion does not apply to the maintenance or use by "you" of a "covered auto" that "you" own.
8. Using a vehicle without a reasonable belief that that person is entitled to do so. This exclusion does not apply to the use of a "covered auto" by "you", a "family member", or a partner, employee, or agent of "you" or a "family member".
9. For "bodily injury" or "property damage" resulting from, or sustained:
 - a. While a "covered auto" is used in an organized competitive event, including but not limited to:
 - i. A racing contest or event;
 - ii. Speed contest or event; or
 - iii. In practice or preparation for any prearranged or organized racing or speed contest or event.
 - b. While a "covered auto" is used in "performance testing" that is done on a closed road, or a race track, or a testing facility environment where there is no competition.

10. For "bodily injury" or "property damage" due to nuclear reaction or radiation.

11. For "bodily injury" or "property damage" for which that person:

- a. Is an insured under a nuclear energy liability policy; or
- b. Would be an insured under a nuclear energy liability policy but for its termination upon exhaustion of its limit of liability.

A nuclear energy liability policy is a policy issued by any of the following or their successors:

- a. American Nuclear Insurers;
- b. Mutual Atomic Energy Liability Underwriters; or
- c. Nuclear Insurance Association of Canada.

12. Any liability assumed under any contract by the "insured".
13. Punitive or exemplary damages. However, if a suit shall have been brought against the Insured with respect to a claim for acts or alleged acts falling within the coverage hereof, seeking both compensatory and punitive or exemplary damages, then this policy will afford a defense to such action without liability, however, for such punitive or exemplary damages.
14. For "bodily injury" or "property damage" caused by, or reasonably expect to result from, a criminal act or omission of an "insured". This exclusion applies regardless of whether that "insured" is actually charged with, or convicted of, a crime. For purposes of this exclusion, criminal acts or omissions do not include traffic violations.

"We" do not provide Liability Coverage for the ownership, maintenance or use of:

1. Any motorized vehicle having fewer than four wheels.
2. Any vehicle designed mainly for use off public roads.
3. Any vehicle used as an emergency or public safety vehicle.
4. Any vehicle, other than a "covered auto" which is owned by "you" or furnished or available for the regular use of any person designated in the Declarations as a named insured or spouse of such person.
5. Any vehicle, other than a "covered auto" which is owned by a "family member" or furnished or available for the regular use of any "family member". However, this exclusion does not apply to "your" maintenance or use of any vehicle which is owned by a "family member" or furnished or available for the regular use of a "family member".

"We" do not provide Liability Coverage:

1. For "bodily injury" to any fellow employee of an "insured" arising out of and in the course of their employment. This exclusion does not apply to "bodily injury" to "you" or any "family member's" fellow employees.
2. For any person's liability resulting from the handling of property:
 - a. Before it is moved from the place where it is accepted by an "insured" for movement into or onto a "covered auto"; or
 - b. After it is moved from a "covered auto" to the place where it is finally delivered by an "insured".
1. For any person's liability resulting from the movement of property by a mechanical device (other than a hand truck) not attached to a "covered auto".

LIMIT OF LIABILITY

The limit of liability shown in the Declaration for this coverage is "our" maximum limit of liability for all damages resulting from any one auto "accident". This is the most "we" will pay regardless of the number of:

1. "Insureds",
2. Claims made,
3. Lawsuits brought,
4. Vehicles or premiums shown in the Declarations, or
5. Vehicles involved in the auto "accident".

"We" will apply the limit of liability to provide any separate limits required by law for "bodily injury" and "property damage" liability. However, this provision will not change "our" total limit of liability.

If the Declarations shows a split limit:

1. The amount shown for Each Person is the most "we" will pay for all damages due to "bodily injury" to one person resulting from any one "accident";
1. Subject to the Each Person limit, the amount shown for Each Accident is the most "we" will pay for all damages due to "bodily injury" sustained by two or more persons in any one "accident", and
2. The amount shown for "property damage" is the most "we" will pay for the total of all "property damage" resulting from any one "accident".

Except as otherwise provided by law, the Each Person limit of liability applies to the total of all claims made for "bodily injury" to a person and all claims of others derived from such "bodily injury", including but not limited to, emotional injury or mental anguish resulting from the "bodily injury" of another or from witnessing the "bodily injury" to another, loss of society, loss of companionship, loss of services, loss of consortium, and wrongful death.

No one is entitled to duplicate payment for the same elements of damages.

"We" will not pay under this **Part A: Liability Coverage** section any expenses paid or payable under **Part B: Medical Payments Coverage**.

PERMISSIVE USER MINIMUM LIMITS

For an “insured” other than “you”, any “family member”, or other listed drivers, any coverage provided is only up to the “minimum limits”, which is the state mandatory minimum of \$15,000 each person, \$30,000 each “accident”, and \$5,000 for property damage.

OUT OF STATE COVERAGE

If an auto “accident” to which this policy applies occurs in any state, territory, or province in the United States of America or Canada, other than the one in which a “covered auto” is principally garaged, “we” will interpret “your” policy for that “accident” as follows:

If the state or province has:

1. A financial responsibility or similar law specifying limits of liability for “bodily injury” or “property damage” higher than the limit shown in the Declarations, “your” policy will provide the higher specified limit.
2. A compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a vehicle in that state or province, “your” policy will provide at least the required minimum amounts and types of coverage.

FINANCIAL RESPONSIBILITY

When this policy is certified as future proof of financial responsibility, this policy shall comply with the law to the extent required. The “insured” must reimburse “us” if “we” make a payment that “we” would not have made if this policy was not certified as a proof of financial responsibility.

OTHER INSURANCE

If there is other applicable liability insurance:

1. “We” will pay only “our” share of the loss. “Our” share is the proportion that “our” limit of liability bears to the total of all applicable limits.
2. Any insurance “we” provide for a vehicle “you” do not own, including any vehicle while used as a temporary substitute for a “Covered auto”, shall be excess over any other collectible insurance.

PART B: MEDICAL PAYMENTS COVERAGE

INSURING AGREEMENT

“We” will pay reasonable expenses incurred for necessary “medical services” because of “bodily injury”:

1. Caused by an “accident”; and
2. Sustained by an “insured”.

“We” will pay only those expenses incurred within 3 years from the date of the “accident”.

“We” or someone on “our” behalf, will determine:

1. Whether the expenses for “medical services” are reasonable; and
2. Whether the “medical services” are necessary.

ADDITIONAL DEFINITIONS FOR PART B: MEDICAL PAYMENTS COVERAGE

When used in Part B: Medical Payments Coverage,

1. "Insured" means:
 - a. "You" or any "family member" while "occupying" or as a pedestrian when struck by a motor vehicle designed for use mainly on public roads or a "trailer" of any type.
 - b. Any other person while "occupying" a "covered auto" with the permission of "you" or a "family member".
2. "Medical services" means medical, surgical, dental, x-ray, ambulance, hospital, professional nursing, and funeral services, and includes the cost of eyeglasses, hearing aids, pharmaceuticals, orthopedics, and prosthetic devices.

EXCLUSIONS FOR PART B: MEDICAL PAYMENTS COVERAGE

"We" do not provide Medical Payments Coverage for any person for "bodily injury":

1. Sustained while "occupying" any motorized vehicle having fewer than four wheels.
2. Caused by, or reasonably expected to result from, a criminal act or omission of an "insured". This exclusion applies regardless of whether the "insured" is actually charged with, or convicted of, a crime. For purposes of this exclusion, criminal acts or omissions do not include traffic violations.
3. Sustained while "occupying" a "covered auto" when used:
 - a. to carry persons or property for a fee or compensation; or
 - b. on a regular basis for retail or wholesale delivery, including but not limited to pizza, magazine, newspaper and mail delivery; or
 - c. for "ride-sharing activity".
- This exclusion does not apply to motor vehicles used in share-expense car pools or while the vehicle is used in the course of volunteer work for a tax-exempt organization.
4. Sustained by any person while "occupying" a "covered auto" while leased or rented to others or given in exchange for compensation, including while used in connection with a "personal vehicle sharing program". This exclusion does not apply to the operation of a "covered auto" by "you" or a "family member".
5. Sustained while "occupying" any vehicle located for use as a residence or premises.
6. Occurring during the course of employment if workers' compensation benefits are required or available for the "bodily injury".
7. Sustained while "occupying", or when struck by, any vehicle (other than a "covered auto") which is owned by "you" or furnished or available for the regular use of any person designated in the Declaration as a named insured or the spouse of such person.
8. Sustained while "occupying", or when struck by, any vehicle (other than a "covered auto") which is owned by any "family member" or furnished or available for the regular use of any "family member".
9. Sustained while "occupying" a vehicle without a reasonable belief that that person is entitled to do so. This exclusion does not apply to the use of a "covered auto" by "you", a "family member", or a partner, employee, or agent of "you" or a "family member".
10. Sustained while "occupying" a vehicle:
 - a. While the vehicle is in an organized competitive event, including but not limited to:
 - i. A racing contest or event;
 - ii. Speed contest or event; or
 - iii. In practice or preparation for any prearranged or organized racing or speed contest or event.
 - b. While the vehicle is used in "performance testing" that is done on a closed road, or a race track, or a testing facility environment where there is no competition.
11. Sustained while "occupying" a vehicle when it is being used in the "business" of an "insured". This exclusion does not apply to the "bodily injury" sustained while "occupying" a "covered auto" that "you" own if that business has been disclosed to "us" and all applicable premiums have been paid.
12. Caused by an "accident" involving a vehicle while being maintained or used by a person while employed or engaged in any auto business. This exclusion does not apply to "you", a "family member", or an agent or employee of "you" or a "family member" when using a "covered auto".
13. Caused by or as a consequence of:

- a. discharge of a nuclear weapon (even if accidental);
 - a. war (declared or undeclared), including, but not limited to, civil war;
 - b. warlike action by any military force of any government, sovereign or other authority using military personnel or agents. This includes any action taken to hinder or defend against an actual or expected attack; or
 - c. insurrection, rebellion, revolution, usurped power, or any action taken by a governmental authority to hinder or defend against any of these acts.
14. From or as a consequence of the following, whether controlled or uncontrolled or however caused:
- a. nuclear reaction, radiation, or radioactive contamination;
 - b. any accidental or intentional discharge, dispersal or release of radioactive, nuclear, pathogenic, or poisonous biological material; or
 - b. any intentional discharge, dispersal or release of chemical or hazardous material for any purpose other than its safe and useful purpose.
15. For which insurance:
- a. is afforded under a nuclear energy liability insurance contract; or
 - b. would be afforded under a nuclear energy liability insurance contract but for its termination upon exhaustion of its limit of liability; or
 - c. for which the United States Government is liable under the Federal Tort Claims Act.

LIMIT OF LIABILITY

The limit of liability shown in the Declarations for this coverage is “our” maximum limit of liability for each person injured in any one “accident”. This is the most “we” will pay regardless of the number of:

1. “Insureds”;
2. Claims made;
3. Lawsuits brought;
4. Vehicles or premiums shown in the Declarations; or
5. Vehicles involved in the “accident”.

Any amounts otherwise payable for expenses under this coverage shall be reduced by any amounts paid or payable for the same expense under **Part A: Liability Coverage**.

No payment will be made unless the injured person or that person’s legal representative agrees in writing that any payment shall be applied toward any settlement or judgment that person receives under **Part A: Liability Coverage**.

No one will be entitled to duplicate payments under this policy for the same elements of damages.

UNREASONABLE OR UNNECESSARY MEDICAL EXPENSES

If an “insured” incurs expenses for “medical services” that “we” deem to be unreasonable or unnecessary, “we” may refuse to pay those expenses and contest them.

If the medical services provider sues the “insured” because “we” refuse to pay expenses for “medical services” that “we” deem to be unreasonable or unnecessary, “we” will pay any resulting defense costs, and any resulting judgement against the “insured”, subject to the limit of liability for this coverage. “We” will choose the counsel. “We” will also pay reasonable expenses, including loss of earnings up to \$50 per day, incurred at “our” request.

The “insured” may not sue “us” for expenses for “medical services” “we” deem to be unreasonable or unnecessary unless the “insured” paid the entire disputed amount to the medical service provider or the medical service provider has initiated a collection activity against the “insured” for the unreasonable or unnecessary expenses.

OTHER INSURANCE

Any payment "we" make under this coverage to an "insured" shall be excess over:

1. Other available valid and collectible automobile medical payments insurance;
2. Premises insurance affording benefits for medical expenses;
3. Individual, blanket or group accident, disability or hospitalization insurance;
4. Any medical, surgical, hospital or funeral services benefit or reimbursement plan;
5. Any health maintenance organization or preferred provider organization plan; or
6. Any benefits paid or payable under the provisions of any workers' compensation law, disability benefits or any similar law.

PART C: UNINSURED AND UNDERINSURED MOTORISTS COVERAGE

INSURING AGREEMENT

"We" will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "uninsured motor vehicle" or "underinsured motor vehicle" because of:

1. "Bodily injury" sustained by an "insured" and caused by an "accident"; and
2. "Property damage" caused by an "accident" if the Declarations indicates that "property damage" Uninsured or Underinsured Motorists Coverage applies to that auto. Only items a. and d. under the definition of "uninsured or underinsured motor vehicle" apply to "property damage"

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the "uninsured or underinsured motor vehicle". With respect to coverage under item b. of the definition of "uninsured or underinsured motor vehicle", "we" will pay only after the limits of liability under any applicable bonds or policies have been exhausted by payment or judgement of settlements.

Any judgement for damages arising out of a suit brought without "our" written consent is not binding on "us".

With respect to coverage for "property damage", the "accident" must involve direct physical contact between "your" "covered auto" and the "uninsured or underinsured motor vehicle", and

1. The owner or operator of the "uninsured or underinsured motor vehicle" must be identified; or
2. The "uninsured or underinsured motor vehicle" must be identified by its license number.

ADDITIONAL DEFINITIONS FOR PART C: UNINSURED AND UNDERINSURED MOTORISTS COVERAGE

When used in **Part C: Uninsured and Underinsured Motorist Coverage**:

1. "Insured" means:
 - a. "You" or any "family member";
 - b. Any other person "occupying" a "covered auto" within the scope of the owner's express or implied permission;
 - c. Any person for damages that person is legally entitled to recover because of "bodily injury" to which this coverage applies sustained by a person in a. or b. above.
2. "Property Damage" as used in this Part means injury to or destruction of a "covered auto". However, "property damage" does not include:
 - a. Loss of use of a "covered auto"; or
 - b. Damage to personal property contained in a "covered auto" other than a "child passenger restraint system" that:
 - i. Meets the applicable federal motor vehicle safety standards; and
 - ii. Was in use by a child, or was damaged, at the time of the "accident" for which this coverage applies.
3. "Uninsured or underinsured motor vehicle" means a land motor vehicle or trailer of any type:
 - a. To which no liability bond or policy applies at the time of the "accident".
 - b. Which, with respect to damages for "bodily injury" only, is an underinsured motor vehicle. An underinsured motor vehicle is one which a liability bond or policy applies at the time of the "accident" but its limit of liability is less than the limit of liability for this coverage.

- c. Which, with respect to damages for "bodily injury" only, is a hit and run vehicle whose owner or operator cannot be identified and which makes physical contact with:
 - i. "You" or any "family member";
 - ii. A vehicle which "you" or any "family member" are "occupying"; or
 - iii. A "covered auto"
 - provided that the "insured", or someone on their behalf:
 - i. Reports the "accident" to the police or civil authority within 24 hours or as soon as practicable after the "accident"; and
 - ii. Provides us, within 30 days of the "accident", a statement under oath that the "insured", or their legal representative, has a cause of action against the owner or operator of a vehicle who cannot be identified. The statement must set forth facts supporting the claims.
 - d. To which a liability bond or policy applies at the time of the "accident" but the bonding or insuring company:
 - i. Denies coverage; or
 - ii. Refuses to admit coverage except conditionally or with reservation; or
 - iii. Is or becomes insolvent within one year of the "accident".
4. "Uninsured or underinsured motor vehicle" does not include any vehicle or equipment:
- a. Owned by "you" or any "family member" unless the vehicle is being operated, or caused to be operated, by a person without the consent of the owner of such vehicle in connection with criminal activity that has been documented in a police report.
 - b. Furnished or available to for the regular use of "you" or any "family member".
 - c. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer which is or becomes solvent.
 - d. Owned by the United States of America, Canada, a state or political subdivision of any of those governments or an agency of any of the foregoing.
 - e. Designed or modified for use off public roads while not on public roads.
 - f. While located for use as a residence or premises.
 - g. That is a "covered auto"
 - h. That has at least the minimum property damage liability limits required by Vehicle Code § 16056, even if the property damage liability limits are not sufficient to compensate for all property damage caused by the owner or operator of the vehicle.

EXCLUSIONS FOR PART C: UNINSURED AND UNDERINSURED MOTORISTS COVERAGE

"We" do not provide Uninsured and Underinsured Motorists Coverage for:

- 1. "bodily injury" or "property damage" sustained by any "insured" while "occupying" or when struck by any motor vehicle or a "trailer" of any type used with a motor vehicle owned by "you" or any "family member" which is not insured for this coverage under this policy. However, this exclusion shall not apply to "bodily injury" sustained by an "insured" when struck by any motor vehicle or trailer owned by that "insured" and being operated or cause to be operated by a person without that "insured's" consent in connection with criminal activity that has been documented in a policy report and that the "insured" is not a party to the criminal activity.
- 2. "bodily injury" if that "insured" or legal representative settles the "bodily injury" claim without our written consent. This exclusion does not apply to a settlement made with the insurer of a vehicle described in Section b. of the definition of "uninsured motor vehicle".
- 3. Using a vehicle without the reasonable belief that the "insured" is entitled to do so.
- 4. While "occupying" a motor vehicle rented or leased to the "insured" for:
 - a. use as a public or livery conveyance;
 - b. to carry persons or property for a fee;
 - c. for retail or wholesale delivery, including, but not limited to, the pickup transport or delivery of magazines, newspapers, mail or food; or
 - d. for "ride-sharing activity".

This exception does not apply to share-the-expense car pool.

- 5. "bodily injury" or "property damage" arising out of the use of a "covered auto" while being used in connection with a "personal vehicle sharing program". This exclusion does not apply to the operation of a "covered auto" or by a "family member".

6. "property damage" to a trailer of any type; or any motor vehicle owned by "you" to which Collision Coverage applies under this policy; or any other motor vehicle to the extent that there is valid and collectible Collision Coverage applicable to that damage under any other policy.
7. Directly or indirectly to benefit:
 - a. Any insurer or self-insurer under any of the following or similar law:
 - i. Workers' compensation law; or
 - ii. Disability benefits law
 - b. Any insurer of property.
8. Directly to the benefit of the United States or any State or political subdivision thereof.
9. "We" do not provide Uninsured and Underinsured Motorists Coverage for punitive or exemplary damages.
10. "bodily injury" sustained by any person while "occupying" a motor vehicle, other than a "covered auto", if the owner has insurance similar to that provided under this **Part C – Uninsured and Underinsured Motorists Coverage**.
11. "bodily injury" arising out of the use of a "covered auto" while being used in connection with a "personal vehicle sharing program". This exclusion does not apply to the operation of a "covered auto" by "you" or a "family member".
12. For "bodily injury" or "property damage" resulting from, or sustained:
 - a. While the vehicle is used in an organized competitive event, including but not limited to:
 - i. A racing contest or event;
 - ii. Speed contest or event; or
 - iii. In practice or preparation for any prearranged or organized racing or speed contest or event.
 - b. While the vehicle is used in "performance testing" that is done on a closed road, or a race track, or a testing facility environment where there is no competition.
13. For "bodily injury" or "property damage" due to nuclear reaction or radiation.
14. To "bodily injury" or "property damage" to a motor vehicle operated by a person excluded from coverage under this policy under a Named Driver Exclusion election;

LIMIT OF LIABILITY FOR UNINSURED AND UNDERINSURED MOTORISTS BODILY INJURY

1. The limit of Uninsured and Underinsured Motorists Bodily Injury Liability shown in the Schedule or in the Declarations for each person for Uninsured and Underinsured Motorists Coverage is "our" maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one "accident". Subject to this limit for each person, the limit of Bodily Injury Liability shown in the Schedule or in the Declarations for each "accident" for Uninsured and Underinsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one "accident". If a limit for Uninsured and Underinsured Motorists Property Damage Liability is shown in the Schedule or in the Declarations for each "accident" for Uninsured and Underinsured Motorists Coverage, this limit is "our" maximum limit of liability for all "property damage" resulting from any one "accident". This is the most "we" will pay regardless of the number of:
 - a. "Insureds";
 - b. Claims made;
 - c. Vehicles or premiums shown in the Schedule or in the Declarations;
 - d. Premiums paid; or
 - e. Vehicles involved in the "accident".

There will be no adding, stacking or combining of coverage.

2. If the Declarations indicate Combined Single Limit applies, then paragraph 1. above is replaced by the following: The limit of liability shown on the Declarations for Uninsured and Underinsured Motorists Coverage is "our" maximum limit of liability for all damages resulting from any one "accident". This is the most "we" will pay regardless of the number of:
 - a. "Insureds";
 - b. Claims made;
 - c. Vehicles or premiums shown in the Schedule or in the Declarations;
 - d. Premiums paid; or
 - e. Vehicles involved in the "accident".

There will be no adding, stacking or combining of coverage.

"We" will apply the limit of liability to provide any separate minimum limits required by law for "bodily injury" and "property damage". However, this Provision will not change "our" maximum limit of liability. No separate limits are available to anyone for derivative claims, statutory claims, or any other claims made by anyone arising out of "bodily injury", including death, from any one "accident".

3. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and any other coverage under this policy that is applicable to the loss.
4. "We" will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.
5. With respect to coverage under paragraph b. of the definition of "Uninsured or underinsured motor vehicle", "we" will reduce the "insured's" total damages by any amount available to that "insured", under any bodily injury liability bonds or policies applicable to the "Uninsured motor vehicle", that such "insured" did not recover as a result of a settlement between that "insured" and the insurer of an "Uninsured or underinsured motor vehicle". However, any reduction of the "Insured's" total damages will not reduce the limit of liability for this coverage.

This paragraph 5. shall not apply if "we" advance payment to the "insured" in an amount equal to the tentative settlement with the insurer of the "Uninsured motor vehicle".

LIMIT OF LIABILITY FOR UNINSURED AND UNDERINSURED MOTORISTS PROPERTY DAMAGE

"Our" maximum limit of liability for all damages for "property damage" resulting from any one "accident" will be the lesser of:

1. The limit of Property Damage Liability shown in the Declarations; or
2. The actual cash value of the "covered auto"; or
3. The amount of any deductible if there is a valid and collectible Collision coverage under any policy; or
4. The Limit of Liability shown on the Declarations page for Uninsured and Underinsured Motorists Property Damage.

An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of the loss.

The limit of Bodily Injury Liability or Property Damage Liability is the most "we" will pay regardless of:

1. "Insureds"
2. Claims made;
3. Lawsuits brought;
4. Vehicles or premiums shown in the Declarations;
5. Vehicles involved in the "accident";
6. Policies involved; or
7. Premiums paid

The limit of liability shall be reduced by all sums:

1. Paid because of the "bodily injury" or "property damage" by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under **Part A: Liability Coverage** of this policy; and
2. Paid under any valid and collectible automobile medical payments insurance available including, but not limited to, all sums paid or payable under **Part B: Medical Payments Coverage** of this policy; and
3. Paid and the present value of all sums payable because of the "bodily injury" under any workers' compensation law exclusive of non-occupational disability benefits.

"We" will not make a duplicate payment under this coverage for the same elements of loss that has been paid by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under **Part A: Liability Coverage** of this policy.

"We" will not make duplicate payment under this coverage for the same element of loss that has been paid under any automobile medical payments coverage. This includes all sums paid under **Part B: Medical Payments Coverage** of this policy.

"We" will not make a duplicate payment under this coverage for the same element of loss that a person is entitled to receive payment of under any workers' compensation law exclusive of non-occupational disability benefits.

OTHER INSURANCE

If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided under this endorsement:

1. Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on either a primary or excess basis.
2. Any insurance "we" provide with respect to a vehicle "you" do not own, including any vehicle while used as a temporary substitute for a "covered auto", shall be excess over any collectible insurance providing such coverage on a primary basis.
3. If the coverage under this policy is provided:
 - a. On a primary basis, "we" will pay only "our" share of the loss that must be paid under insurance providing coverage on a primary basis. "Our" share is the proportion that "our" limit of liability bears to the total of all applicable limits of liability for coverage provided on a primary basis.
 - b. On an excess basis, "we" will pay only "our" share of the loss that must be paid under insurance providing coverage on an excess basis. "Our" share is the proportion that "our" limit of liability bears to the total of all applicable limits of liability for coverage provided on an excess basis.
4. Nothing in this "Other Insurance" clause shall be deemed to provide, grant or extend coverage that is not otherwise provided under the terms of this endorsement.

ARBITRATION

1. If "we" and an "insured" do not agree:
 - a. Whether that "insured" is legally entitled to recover damages; or
 - b. As to the amount of damages which are recoverable by that "insured";from the owner or operator of an "Uninsured or underinsured motor vehicle", then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within thirty (30) days, either may request that selection be made by a judge of a court having jurisdiction.
2. "We" will pay all arbitration expenses. Arbitration expenses will not include an "insured's" attorney's fees or any expenses incurred in producing evidence or witnesses.
3. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding as to:
 - a. Whether the "Insured" is legally entitled to recover damages; and
 - b. The amount of damages.

ADDITIONAL DUTIES

1. A person seeking coverage under **Part C – Uninsured and Underinsured Motorists Coverage**, must also promptly notify "us" of a tentative settlement between the "insured" and the insurer of "underinsured motor vehicle" or the "owner" or operator of an "Uninsured or underinsured motor vehicle" and allow "us" a reasonable time to advance payment to that Insured in an amount equal to the tentative settlement to preserve "our" rights against the insurer, owner or operator of

such "Uninsured or underinsured motor vehicle". However, this paragraph 1. does not apply if failure to notify "us" does not prejudice "our" rights against the insurer, owner or operator of such "uninsured motor vehicle".

GENERAL POLICY CONDITIONS

The following is added to OUR RIGHT TO RECOVER PAYMENT:

"Our" right to recover payment does not apply with respect to Uninsured and Underinsured Motorists Coverage if we:

1. Have been given prompt written notice of a tentative settlement between an "insured" and the insurer of an "Uninsured or underinsured motor vehicle"; and
2. Fail to advance payment to the "insured" in an amount equal to the tentative settlement within a reasonable time after receipt of notification.

If "we" advance payment to the "insured" in an amount equal to the tentative settlement within a reasonable time after receipt of notification:

1. That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Uninsured and Underinsured Motorists Coverage.
2. "We" also have a right to recover the advanced payment.

PART D: COVERAGE FOR PHYSICAL DAMAGE TO YOUR AUTO INSURING AGREEMENT

"We" will pay for direct and accidental loss to a "covered auto" or any "non-owned auto", including their equipment, minus any applicable deductible shown in the Declarations caused by:

1. "Comprehensive" only if the Declarations indicate that Comprehensive Coverage is provided for that auto.
2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto.

If there is a loss to a "non-owned auto", "we" will provide the broadest coverage applicable to any "covered auto" shown in the Declarations.

ADDITIONAL DEFINITIONS FOR PART D: COVERAGE FOR PHYSICAL DAMAGE TO YOUR AUTO

When used in Part D:

1. "Collision" means the upset of a "covered auto" or a "non-owned auto" or their impact with another vehicle or object. If breakage of glass is caused by a "collision", "you" may elect to have it considered a loss caused by "collision". This coverage only applies if "collision" is shown on the Declarations as applicable to that vehicle.

No deductible applies if the claimed loss is only for breakage of glass to a "covered auto" and, in lieu of replacement, "you" elect to have the damage repaired by a repair shop approved by us.

2. "Comprehensive" means loss to "your" "covered auto" or a "non-owned auto" not caused by "collision". Loss caused by the following are not "collision" losses but are "comprehensive" losses:

- a. Missiles or falling objects;
- b. Fire;
- c. Theft or larceny;
- d. Explosion or earthquake;
- e. Windstorm;
- f. Hail, water, or flood;
- g. Malicious mischief or vandalism;
- h. Riot or civil commotion;
- i. Contact with bird or animal; or
- j. Breakage of glass.

3. "Custom parts or equipment" means any equipment, devices, accessories, enhancements, and changes, other than those that are original manufacturer installed, which alter the appearance or performance of a vehicle. Custom parts or equipment consist of the following:

- a. Special carpeting, furniture or insulation;
 - b. Stereos, CD players, CD changers, amplifiers or speakers;
 - c. Engine, drive train, suspension, mechanical or body components intended to enhance vehicle performance or appearance;
 - d. Custom murals, paint, paintings or other decals or graphics;
 - e. Chrome, reverse chrome, alloy or magnesium wheels or chrome engine accessories; or
 - f. T-bar roofs, roll bars, light bars and grille guards.
4. "Non-owned auto" means any "private passenger auto" not owned by or furnished or available for the regular use of "you" or any "family member" while in the custody of or being operated by "you" or any "family member". However, "non-owned auto" does not include any vehicle used as a temporary substitute for a vehicle "you" own which is out of normal use because of its breakdown, repair, servicing, loss or destruction.

TRANSPORTATION EXPENSES

In addition, "we" will pay up to \$15 per day, to a maximum of \$450 for transportation expenses incurred by "you". This applies only in the event of the total theft of a "covered auto" or a "non-owned auto". "We" will pay only transportation expenses incurred during the period:

1. Beginning 48 hours after the theft; and
2. Ending when the "covered auto" is returned to use or "we" pay for its loss.

EXCLUSIONS FOR PART D: COVERAGE FOR PHYSICAL DAMAGE TO YOUR AUTO

"We" will not pay for

1. Loss to a "covered auto" while used:
 - a. to carry persons or property for a fee or compensation; or
 - b. on a regular basis for retail or wholesale delivery, including but not limited to pizza, magazine, newspaper and mail delivery; or
 - c. for "ride-sharing activity".

This exclusion does not apply to motor vehicles used in share-expense car pools or while the vehicle is used in the course of volunteer work for a tax exempt organization.
2. Loss to a "covered auto" while it is leased or rented to others or given in exchange for compensation, including while being used in connection with a "personal vehicle sharing program". This exclusion does not apply to the operation of a "covered auto" by "you" or a "family member".
3. Damage due and confined to wear-and-tear, freezing, mechanical or electrical breakdown or failure, or road damage to tires. This exclusion does not apply if the damage results from the total theft of the "covered auto".
4. Loss to a "covered auto" resulting from, or sustained:
 - a. While the vehicle is used in an organized competitive event, including but not limited to:
 - i. A racing contest or event;
 - ii. Speed contest or event;
 - iii. In practice or preparation for any prearranged or organized racing or speed contest or event.
 - b. While the vehicle is used in "performance testing" that is done on a closed road, or a race track, or a testing facility environment where there is no competition.
5. Loss due to or as a consequence of:
 - a. discharge of any nuclear weapon (even if accidental);
 - a. war (declared or undeclared), including, but not limited to, civil war;
 - b. warlike action by any military force of any government, sovereign or other authority using military personnel or agents. This includes any action taken to hinder or defend against an actual or expected attack; or
 - c. insurrection, rebellion, revolution, usurped power, or any action taken by a governmental authority to hinder or defend against any of these attacks.
6. Loss due to as a consequence of, whether controlled or uncontrolled or however caused:
 - a. Nuclear reaction, radiation, or radioactive contamination;
 - b. Any accidental or intentional discharge, dispersal or release of radioactive, nuclear, pathogenic, or poisonous biological material; or

- b. Any intentional discharge, dispersal or release of chemical or hazardous material for any purpose other than its safe and useful purpose.
7. Loss to any vehicle for which insurance:
- a. Is afforded under a nuclear energy liability insurance contract; or
 - b. Would be afforded under a nuclear energy liability insurance contract but for its termination upon exhaustion of its limit of liability.
8. Loss to equipment designed for the reproduction of sound. This exclusion does not apply if:
- a. The equipment is permanently installed in the "covered auto" or any "non-owned auto"; and
 - b. The equipment is original equipment from the manufacturer.
9. Loss to portable equipment, devices, accessories, and any other personal effects that are not permanently installed. This includes, but is not limited to:
- a. tapes, records or other devices for use with equipment designed for the reproduction of sound;
 - b. Any case or other container designed for use in storing or carrying tapes, compact discs, cassettes, DVD's or other recording or recorded media;
 - c. Loss to equipment designed or used for the detection or location of radar, laser, or other speed measuring equipment or its transmissions; and
 - d. Loss to any of the following or their accessories:
 - i. citizens band radio;
 - ii. two-way mobile radio;
 - iii. telephone; or
 - iv. scanning monitor receiver.
- This exclusion does not apply if the equipment is permanently installed in the opening of the dash or console of the "covered auto" or any "non-owned auto". This opening must be normally used by the auto manufacturer for the installation of the radio.
10. Loss to a camper body or "trailer" "you" own which is not shown in the Declarations.
11. Loss to any "non-owned auto" or any vehicle used as a temporary substitute for a vehicle "you" own, when used by "you" or any "family member" without a reasonable belief that "you" or that "family member" are entitled to do so. This exclusion does not apply to the use of a "covered auto" by "you", a "family member", or a partner, employee, or agent of "you" or a "family member".
12. Loss to business or office equipment or articles which are sales samples or used in exhibitions.
13. Loss to any "non-owned auto" being maintained or used by any person while employed or otherwise engaged in the "business" of selling, repairing, servicing, storing, or parking vehicles designed for use on public highways. This includes road testing and delivery.
14. Loss to a "covered auto" or any "non-owned auto" due to "diminution in value".
15. Loss to any vehicle cause by, or reasonably expected to result from, a criminal act or omission of you, a "family member", or the owner of a "non-owned auto". This exclusion applies regardless of whether "you", the "family member" or the owner of the "non-owned auto" is actually charged with, or convicted of, a crime. For purposes of this exclusion, criminal acts or omissions do not include traffic violations.
16. Loss to any vehicle caused by an intentional act committed by or at the direction of "you", a "family member" or the owner of a "non-owned auto", even if the actual damage is different than that which was intended or expected. However, this exclusion does not apply to an innocent co-insured who did not cooperate in or contribute to the creation of the loss, if the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss.
17. Loss due to destruction or confiscation by governmental or civil authorities of any vehicle because "you" or a "family member" engaged in illegal activities.

LIMIT OF LIABILITY

"Our" limits of liability for loss will be the lesser of the:

1. Actual cash value of the stolen or damaged property at the time of loss reduced by the applicable deductible; or
2. Amount necessary to repair the damaged property to its pre-loss condition reduced by the applicable deductible; or
3. Amount necessary to replace the stolen or damaged property reduced by the applicable deductible.

However, the most "we" will pay for loss to:

1. Any "non-owned auto" which is a "trailer" is \$500.

2. "Custom parts or equipment", other than original equipment from the manufacturer, in or upon the "covered auto" is \$1,000. Custom parts or equipment consist of the following:
 - a. Special carpeting, furniture or insulation;
 - b. Stereos, CD players, CD changers, amplifiers or speakers;
 - c. Engine, drive train, suspension, mechanical or body components intended to enhance vehicle performance or appearance;
 - d. Custom murals, paint, paintings or other decals or graphics;
 - e. Chrome, reverse chrome, alloy or magnesium wheels or chrome engine accessories; or
 - f. T-bar roofs, roll bars, light bars and grille guards.

Coverage for custom parts or equipment shall not cause "our" limit of liability to be increased to an amount in excess of the actual cash value of the "covered auto", including its custom parts or equipment.

An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of loss.

If a repair or replacement results in better than like kind or quality, "we" will not pay for the amount of the betterment.

1. Deductions for betterment apply only to parts normally subject to repair or replacement during the useful life of the insured motor vehicle.
2. Such deductions shall be limited to the lesser of an amount equal to the proportion that the expired life of the part to be repaired or replaced bears to the normal useful life of that part, or the amount which the resale value of the vehicle is increased by the repair or replacement.

In determining the amount necessary to repair damaged property to its pre-loss condition, the amount to be paid by us:

1. 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
2. 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. Original manufacturer parts or equipment; and
 - b. Nonoriginal manufacturer parts or equipment.

To determine the amount necessary to repair or replace the damaged property, the total cost of necessary repair or replacement may be reduced by unrepainted prior damage. Unrepainted prior damage includes broken, cracked or missing parts; rust; dents; scrapes; gouges; and peeling paint. The reduction for unrepainted prior damage is the cost of labor, parts and materials necessary to repair or replace damage, deterioration, defects, or wear and tear on exterior body parts, windshields and other glass, wheels, and paint, that existed prior to the "accident" and that is eliminated as a result of the repair or replacement of property damaged in the loss.

If there is a loss for a "non-owned auto", "we" will provide the broadest coverage applicable to any "covered auto" shown in the Declarations.

Duplicate recovery for the same elements of damages is not permitted.

PAYMENT OF LOSS

"We" may pay for loss in money or repair or replace the damaged or stolen property. "We" may, at "our" expense, return any stolen property to "you" or the address shown in this policy.

If "we" return stolen property, "we" will pay for any damage resulting from the theft. "We" may keep all or part of the property at an agreed or appraised value.

If "we" have paid a loss for damage to a "covered auto", "we" will take appropriate deductions from any payment due "you" for any subsequent loss for damage to the same "covered auto", unless "you" furnish "us" with proof that the prior damage has been repaired.

"We" may settle any loss with "you" or the owner or lienholder of the property.

NO BENEFIT TO BAILEE

This insurance shall not directly or indirectly benefit any carrier or other bailee for hire.

LOSS PAYABLE CLAUSE

Payment under this **Part D : Coverage for Physical Damage to Your Auto** coverage for a loss to a “covered auto” will be made according to “your” interest and the interest of any lienholder shown on the Declarations page or designated by “you”. At “our” option, payment may be made to both jointly, or to either separately. However, if the “covered auto” is not a total loss, “we” may make payment to “you” and the repairer of the auto.

The lienholder’s interest will not be protected:

1. Where fraud, misrepresentation, material omission, or intentional damage resulting in a denial of coverage by “us” has been committed by or at the direction of “you” or any person seeking coverage. However, this exclusion does not apply to an innocent co-insured who did not cooperate in or contribute to the creation of the loss, if the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss; or
2. Where the loss is otherwise not covered under the terms of this policy.

If this policy is cancelled, nonrenewed or voided, the interest of any lienholder under this policy will also terminate.

OTHER INSURANCE OR SOURCES OF RECOVERY

If other insurance or sources of recovery also covers the loss, “we” will pay only “our” share of the loss. “Our” share is the proportion that “our” limit of liability bears to the total of all applicable limits. However, any insurance “we” provide with respect to a “non-owned auto” or any vehicle used as a temporary substitute for a vehicle “you” own shall be excess over any other collectible insurance, including, but not limited to:

1. Any coverage provided by the owner of the “non-owned auto”;
2. Any other applicable physical damage insurance; and
3. Any other source of recovery applicable to the loss.

APPRAISAL

If “we” and “you” do not agree on the amount of loss, either may demand an appraisal of the loss. In this event each party will select a competent appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will pay its chosen appraiser and bear the expenses of the appraisal and umpire equally.

“We” do not waive any of “our” rights under this policy by agreeing to an appraisal.

PART E: ROADSIDE ASSISTANCE - BASIC

INSURING AGREEMENT

If “you” pay the premium for this coverage(s) noted on the “declarations page”, then in the event that a “covered auto” or any “private passenger auto” “you” or any “family member” are “occupying” becomes disabled, this coverage provides towing service from the location of disablement to a location of “your” choice, up to 50 miles. Either “our” “roadside assistance representative” will provide towing service or “we” will reimburse “you” for towing service.

In addition, the following emergency roadside services are covered:

1. Extraction if stuck on or immediately next to a public road;
2. Delivery of supplies, including oil, water, other fluids and fuel;
3. Service to the battery;
4. Changing or inflating of flat tires; and
5. Lockout service, up to \$100.

If any covered services are not performed by "our" "roadside assistance representative", "we" will only reimburse for the reasonable and customary charges, as determined by "us". Receipts for any of these services must be provided to "us" for consideration of payment.

This does not cover the cost of supplies, replacement parts, fluids other than two gallons of fuel, or any labor performed at a service or repair facility. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is also not covered.

ADDITIONAL DEFINITIONS FOR PART E: ROADSIDE ASSISTANCE - BASIC

The following definitions apply in Part E:

1. "Roadside assistance representative" means "our" contracted vendor that will provide roadside assistance of a disabled vehicle for "you" or any "family member".

LIMIT OF LIABILITY

Loss Settlement:

1. If a "covered auto" is covered by "us" under **Part D: Coverage for Physical Damage to Your Auto**, and is disabled as a result of a covered loss, payment will be made under **Part D: Coverage for Physical Damage to Your Auto**. In the event the cost of damages and the tow of the "covered auto" are below "your" deductible, payment for the tow will be made under this coverage.
2. No deductible applies to **Part E: Roadside Assistance -Basic**.

"We" will make no duplicate payment to or for any insured for the same element of loss.

OTHER INSURANCE

Any coverage provided under this coverage will be excess over any other insurance or other sources of recovery.

PART F: RENTAL REIMBURSEMENT

INSURING AGREEMENT

If "you" pay the premium for this coverage(s) noted on the "declarations page," then when there is a loss to one of the "covered autos", "we" will reimburse "you" for expenses "you" incur to rent a substitute auto. This coverage applies only if:

1. The auto is withdrawn from use for more than 24 hours, and
2. The loss is caused by "collision", or covered under **Part D: Coverage for Physical Damage to Your Auto** of this policy, and

In the event the "covered auto" is determined to be a total loss after repairs have begun, coverage continues for a reasonable amount of time after a total loss settlement is agreed to, not to exceed 30 days after the offer of the total loss settlement.

Additional fees or charges for insurance, damage waivers, optional equipment, fuel, or accessories are not covered.

If Rental Reimbursement Coverage applies, no other coverage under this policy for rental expenses will apply.

Rental charges will be reimbursed beginning:

1. When the "covered auto" cannot be driven due to a loss;
2. If the "covered auto" can be driven, when "you" deliver the "covered auto" to an auto repair shop or one of "our" Service Centers for repairs due to the loss;

and ending the earliest of:

1. When the "covered auto" has been returned to "you";
2. When the "covered auto" has been repaired or after a reasonable time in which "your" "covered auto" could have been repaired;
3. When the "covered auto" has been replaced;
4. 72 hours after "we" make an offer to settle the loss if the "covered auto" is deemed by "us" to be a total loss; or
5. When "you" incur 30 days' worth of rental charges.

"You" must provide "us" written proof of "your" rental charges to be reimbursed.

LIMIT OF LIABILITY

"Our" payment will not exceed the limits shown on the Declarations and payment will be limited to a reasonable and necessary period of time required to repair or replace the "covered auto".

PART G: INSURED'S DUTIES AFTER AN ACCIDENT OR LOSS

"We" have no duty to provide coverage under this policy unless there has been full compliance with the following:

- A. "We" must be notified promptly of how, when and where the "accident" or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.
- B. A person seeking any coverage must:
 1. Cooperate with "us" in the investigation, settlement or defense of any claim or suit.
 2. Promptly send "us" copies of any notices or legal papers received in connection with the "accident" or loss.
 3. Submit, as often as "we" reasonably require:
 - a. to physical exams by physicians "we" select. "We" will pay for these exams.
 - b. To examinations under oath and subscribe the same.
 4. Authorize "us" to obtain:
 - a. medical reports; and
 - b. other pertinent records.
 5. Submit a proof of loss when required by "us".
- C. A person seeking coverage under **Part D: Coverage for Physical Damage to Your Auto** must also:
 1. Take reasonable steps after loss to protect a "covered auto" and its equipment from further loss. "We" will pay reasonable expenses incurred to do this.
 2. Promptly notify the police if a "covered auto" is stolen.
 3. Permit "us" to inspect and appraise the damaged property before its repair or disposal.

PART H: GENERAL PROVISIONS APPLICABLE TO ALL COVERAGE

BANKRUPTCY

Bankruptcy or insolvency of the "insured" shall not relieve "us" of any obligations under this policy.

CHANGES

Premium Changes

The premium for this policy is based on information “we” have received from “you” or other sources. “You” agree:

1. that if any of this information material to the development of this policy premium is incorrect, incomplete or changed, “we” may adjust the premium accordingly during the policy period.
2. To cooperate with “us” in determining if this information is correct and complete, and to advise “us” of changes in this information.

Any adjustment of “your” premium will be made using the rules in effect at the time of the change.

Premium adjustment may be made as the result of a change in:

1. autos insured by this policy, including changes in use.
2. drivers, driver’s age or driver’s marital status.
3. coverages or coverage limits.
4. rating territory.
5. eligibility for discounts or other premium credits.

Coverage Changes

This policy contains all of the coverage agreements between “you” and “us”. Its terms may not be changed or waived except by an endorsement issued by “us”. “We” may revise “your” policy coverages to provide more protection without additional premium charge. If “we” do this and “you” have the coverage which is changed, “your” policy will automatically provide the additional coverage as of the date the revision is effective in “your” state.

FRAUD OR MISREPRESENTATION

“We” do not provide coverage for any “insured” who has made fraudulent statements or engaged in fraudulent conduct in connection with any “accident” or loss for which coverage is sought under this policy.

LEGAL ACTION AGAINST US

No legal action may be brought against “us” until there has been full compliance with all the terms of this policy. In addition, under **Part A: Liability Coverage**, no legal action may be brought against “us” until:

1. “We” agree in writing that the “insured” has an obligation to pay; or
2. The amount of that obligation has been finally determined by judgement after trial

No person or organization has any right under this policy to bring “us” into any action to determine the liability of an “insured”.

OUR RIGHT TO RECOVER PAYMENT

If “we” make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another “we” shall be subrogated to that right to the extent of “our” payment. “We” are entitled to payment, reimbursement and subrogation regardless of whether the total amount of the recovery of the person to or for whom payment was made is less than the actual loss suffered. The insured person assigns and transfers to us all rights, claims, demands and interest which that insured person may have against any party through the

occurrence of a loss and authorizes us to sue, compromise, or settle in the insured person's name all such claims and to execute and sign releases and acquittances in the insured person's name. That insured person may be required to sign documents related to the recovery and must do whatever else we require to help us exercise those recovery rights, and do nothing after an accident or loss to prejudice those rights. However, "our" rights in this paragraph do not apply under **Part B: Medical Payment Coverage** or **Part D: Coverage for Physical Damage to Your Auto**, against any person using a "covered auto" with a reasonable belief that that person is entitled to do so. This exclusion does not apply to the use of a "covered auto" by "you", a "family member", or a partner, employee, or agent of "you" or a "family member".

If "we" make a payment under this policy and the person to or for whom payment is made recovers damages from another, that person shall:

1. Hold in trust for "us" the proceeds of the recovery; and
2. Reimburse "us" to the extent of "our" payment.

POLICY PERIOD AND TERRITORY

This policy applies only to accidents and losses which occur:

1. After 12:01 a.m. on the first date of the Policy Period shown on the Declarations, or the time this policy was purchased, whichever is later; and
2. After it becomes effective but prior to cancellation, termination or 12:01 a.m. on the last date of the Policy Period shown on the Declarations, whichever is earlier; and
3. Within the policy territory.

The policy territory is:

1. The United States of America, its territories or possessions;
2. Puerto Rico; or
3. Canada.

This policy also applies to loss to, or accidents involving, a "covered auto" while being transported between ports.

No coverage is provided under this policy for any "accident" or "loss" arising out of the use or maintenance of any vehicle or "trailer" in the Republic of Mexico.

RENEWAL AND TERMINATION

A. Cancellation

This policy may be cancelled during the policy period as follows:

1. The Named Insured shown in the Declarations may cancel by:
 - a. returning this policy to "us";
 - b. giving "us" advance written notice of the date cancellation is to take effect; or
 - c. Giving "us" advance notice by any other method "we" agree to accept.
2. "We" may cancel by notifying the Named Insured shown in the Declarations at the last known address:
 - a. at least 10 days' notice if cancellation is for nonpayment of premium; or
 - b. at least 20 days' notice in all other cases.
3. "We" will cancel only:
 - a. For nonpayment of premium;
 - b. In the event of fraud or material misrepresentation affecting this policy or insured; or
 - c. If there has been a substantial increase in the hazard insured against.

B. Nonrenewal

If "we" decide not to renew or continue this policy, "we" will mail notice to the named insured shown in the Declarations at the address last known to "us". Notice will be mailed at least 30 days before the end of the policy period and will include a specific explanation of the reasons for nonrenewal.

"We" will only non-renew this policy if one or more of the reasons as listed in Paragraph 3 of the above Cancellation section exists.

C. Automatic Termination

If "we" offer to renew or continue and "you" or "your" representative does not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that "you" have not accepted "our" offer.

If "you" obtain other insurance on a "covered auto", any similar insurance provided by this policy will terminate as to that auto on the effective date of the other insurance.

D. Other Termination Provisions

1. "We" may deliver any notice electronically instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, "you" may be entitled to a premium refund. If so, "we" will send "you" the refund. The premium refund, if any, will be computed according to "our" manuals. However, making or offering to make the refund is not a condition of cancellation.
3. The effective date of cancellation stated in the notice shall become the end of the policy period.
4. "We" will give the same advance notice of cancellation or nonrenewal to the loss payee stated in the policy as "we" give to the named insured shown in the Declarations.

TRANSFER OF YOUR INTEREST IN THIS POLICY

"Your" rights and duties under this policy may not be assigned without "our" written consent. However, if a named insured shown in the Declarations dies, coverage will be provided for:

1. The surviving spouse if resident in the same household at the time of death. Coverage applies to the spouse as if a named insured shown in the Declarations; and
2. The legal representative of the deceased person as if a named insured shown in the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use a "covered auto".

Coverage will only be provided until the end of the policy period.

CONFORMITY WITH STATUTE

Any provision of this policy that conflicts with a statute of the State of California, the provision shall be amended to conform to such law. Any dispute as to the coverage provided or the provisions of this policy shall be governed by the laws of California.

TWO OR MORE AUTO POLICIES

If this policy and any other auto insurance policy issued to "you" by "us" apply to the same "accident", the maximum limit of "our" liability under all the policies shall not exceed the highest applicable limit of liability under any one policy.

RACING EXCLUSION

This policy does not apply to any vehicle:

1. While used in an organized competitive event, including but not limited to:
 - a. A racing contest or event;
 - b. Speed contest or event; or
 - c. In practice or preparation for any prearranged or organized racing or speed contest or event.
2. While used in "performance testing" that is done on a closed road, or a race track, or a testing facility environment where there is no competition.
"Performance testing" is when an "insured" uses any vehicle to:
 - a. Test its performance in speed, handling; or

b. Test or practice driver skills

“Performance testing” does not apply to student-driver training activities an “insured” participates in to obtain that person’s state issued learners permit or driver’s license. “Performance testing” also does not apply to driver training activities an “insured” participates in to complete that person’s state sanctioned courses in motor vehicle “accident” prevention defensive driving, driver improvement, or similarly designed courses.

WARNING – MEXICAN AUTOMOBILE LIABILITY INSURANCE

An automobile “accident” in the Republic of Mexico can be a criminal offense as well as a civil matter. If “you” are found guilty of causing the “accident”, “your” auto can be impounded and “you” can also be detained. Unless “you” have automobile liability and property damage insurance written by a Mexican insurance company, “you” may spend many hours or days in jail if “you” have an “accident” in Mexico. Insurance coverage should be secured from a company licensed under the laws of Mexico to write such insurance in order to avoid complications and some other penalties possible under the laws of Mexico, including the possible impoundment of “your” auto.

LEGAL RESPONSIBILITY

Any liability and any required no-fault coverages afforded by this policy for the "covered auto" described below also apply to the designee named in this endorsement. This insurance is subject to the following additional provisions.

1. We will pay damages for which the designee becomes legally responsible only if the damages arise out of acts or omissions of:
 - a. you or any "family member", or
 - b. any other covered person using the "covered auto" described below with your permission.
2. This designation shall not operate to increase our limits of liability.

Designee:

Description of the "covered auto":

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

IMPORTANT INSURANCE INFORMATION

Dear Valued Customer,

Thank you for the opportunity to provide your important insurance protection. We value your business and like to keep you informed regarding your policy.

What's Happening?

Pursuant to special California Insurance Code requirements, you are notified of the following discounts or special rating that are available for eligible policyholders.

Who Can You Contact?

If you feel you qualify for any of these discounts and your Declarations page does not indicate you are receiving them, please contact your insurance agent at 1-844-34-TESLA.

How Your Driving Safety Record Can Increase Your Premium

Your driving safety record, along with other rating factors, determines what you pay for Liability, Medical Payments, Comprehensive, Collision and Uninsured Motor Vehicle Coverages. The driving record points for each driver is determined by traffic convictions and chargeable accidents during the 3 years immediately preceding the effective date of the policy term. Chargeable accidents are those where the driver is principally at-fault (the driver's actions or omissions were at least 51% of the legal cause of the accident) and the accident results in bodily injury or death of any person, or accidents that result in total damage to any property in excess of \$1,000. Policyholders with no accidents and convictions generally pay less than those with accidents and convictions. And the greater the time since the latest accident or chargeable accident, the less it may impact the premium charged.

You have the right to be informed, upon request, of any increase in the premium, in whole or in part, that may result from the involvement of the policyholder in any accident or traffic conviction.

For more information about the rating plan, please contact a Tesla Insurance Services agent at 1-844-34-TESLA.

AVAILABILITY OF SPECIAL DISCOUNTS OR RATING

(Section 11580.15, California Insurance Code)

GOOD DRIVER DISCOUNT

If all rated operators qualify as a "Good Driver," as defined by Section 1861 of the California Insurance Code, then a 20% discount will be applied to the policy. Any rated operator that does not qualify as a "Good Driver" may be excluded from the policy to preserve this discount.

ELITE DRIVER DISCOUNT

If all rated operators qualify as an "Elite Driver" then a discount of 35% discount will be applied to the policy. An "Elite Driver" requires that the operator be a "Good Driver," as defined by Section 1861 of the California Insurance Code, and has not had an accident involving bodily injury or death, or any chargeable violation conviction or accident involving property damage in the previous five years. Any rated operator that does not qualify as an "Elite Driver" may be excluded from the policy to preserve this discount.

MATURE DRIVER IMPROVEMENT COURSE DISCOUNT

A discount applies to liability premiums for operators age 55 or older that have completed an approved motor vehicle accident prevention course in the previous 36 months and have not been involved in an at-fault accident or convicted of a motor vehicle violation in the previous 36 months.

MULTI-CAR CLASSIFICATION

Reduced premiums are provided when we insure two or more vehicles on the same policy.

GROUP DISCOUNT

A discount is available for policyholders who are Tesla Employees.

CALIFORNIA THIRD PARTY DESIGNATION TO RECEIVE CANCELLATION/NONRENEWAL NOTICE

In compliance with Cal. Ins. Code §396, "we" are notifying "you" of "your" right to designate an additional person to receive notice of lapse, termination, expiration, nonrenewal or cancellation of your policy for nonpayment of premium.

"You" may establish or change the designated person by completing the information below and mailing or delivering this completed notice to "us". No benefit under your policy is provided to the designated person by this Notice, other than the right to receive the aforementioned notice.

"You" designate the following person to receive a duplicate copy of any lapse, termination, expiration, nonrenewal or cancellation notice regarding nonpayment of premium that "we" might send to "you" for the policy number shown below. "You" understand, the designee listed below will replace the existing designee currently listed on the policy, if any.

Name: _____ Street: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Signature of Applicant/Named Insured

Date

Printed Name of Applicant/Named Insured

TLA-CA-A-R-9992T4BM

Policy Number

Please sign and send it to support@teslainsuranceservices.com.

Tesla Insurance Company

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

Tesla Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS

The following is added to this policy:

Trade Or Economic Sanctions

This insurance does not provide any coverage, and we (the Company) shall not make payment of any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose us (the Company) to a violation of any applicable trade or economic sanctions, laws or regulations, including but not limited, to those administered and enforced by the United States Treasury Department's Office of Foreign Assets Control (OFAC).

All other terms and conditions remain unchanged.

Customer Privacy Notice

Your privacy is and will always be enormously important to us. This Privacy Notice provides transparency into our data practices by outlining how Tesla Insurance may collect, use, share, transfer, and protect your personal data to offer you the most competitive services and seamless insurance experience imaginable. Tesla vehicle owners may also separately review the data practices of Tesla, Inc. by visiting www.tesla.com/legal.

Privacy from Day One

Information We May Collect

How We May Use Your Information

Sharing Your Information

Choice and Transparency

Privacy Questions

Privacy from Day One

Your data, in real time.

From insurance details to your savings and vehicle Safety Score¹ – access your data through your Tesla Insurance account. Available at your fingertips at any time.

Your Tesla vehicle goes places, but your data does not.

We do not sell or rent your personal data to anyone for any purpose, period. Unless you consent to it when necessary to perform services on your behalf - your data stays with you.

Your location history, is history.

Where you go says a lot about you. Unless there is a serious safety concern, Tesla Insurance doesn't monitor your location, or keep a history of where you've been.

¹ Safety Score is an assessment of your driving safety, based on various driving metrics obtained from your Tesla vehicle which measure your driving behavior in different environmental conditions. In California, Safety Score is provided solely upon customer request and for educational purposes only. In California, Safety Score is not used for rating or underwriting purposes.

Information We May Collect

When you visit our website, contact us with questions or for product information (in person, online, telephone, and email), request a quote, or become a policyholder, we may collect a variety of information from or about you, your co-applicants, vehicle, devices, or third parties. Depending on the Tesla Insurance services you request, own, or use, not all of these types of information may be applicable. The categories of data collected, their description, and purpose for collection when you interact with us before purchase may include:

Information from or about you

Categories of Data	Description	Purpose
Identifiers and application information	Name, date of birth, driver's license number, address, email, phone number	To communicate with you, process application, and provide a quote
Demographic information	Educational background, employment, marital status	For applicable discounts and policy rating, where permitted by local law
Network activity information	Device model, mobile application, operating system, region, IP address, pixel tags	Optimize website and app performance, and analytics
Financial information	Bank account number, credit card details, or other payment information	To process payment for your insurance services
Policy information	Policy coverage levels, account balance, claims history, and billing information	To provide you with an accurate service and customer support
Claims information	Repair estimates and medical records	To adjust a claim for insurance benefits under your policy

Information from or about your vehicle

Categories of Data	Description	Purpose
Vehicle information	Vehicle year, make, model, vehicle identification number, configuration, and odometer	To confirm eligibility, price of the insurance product or service and adjusting claims

Categories of Data	Description	Purpose
Vehicle driving data ²	Vehicle data generated from hardware and software installed on Tesla vehicles, including without limitation accelerometers, cameras, and sensors Data obtained from event data recording systems from any vehicle, including non-Tesla vehicles.	To provide you with a quote, a Safety Score, improve our services and products, and promote safe driving habits
Customer support activity	Customer interactions, date, resolutions, towing services, roadside assistance	To provide customer service and technical support
Claims information	Photos and video of car damage	To adjust a claim for insurance benefits under your policy

Information about you from third parties

Categories of Data	Description	Purpose
Driving records	Motor vehicle records, including driver's license details, and driving violations	To assess risk and validate your request for an insurance quote To maintain underwriting guidelines, as permitted by local law, and to carry out checks to detect and prevent fraud by using data collected from fraud prevention agencies
Consumer report information	Multi-year insurance claim history, date and type of loss, prior insurance, status of claims, household members, marital status, payments made	To confirm eligibility, provide an accurate quote, and adjusting claims Optimize customer experience and offer related products
Third party service and repair history	Third party service facility, date, repairs conducted, estimate and cost, vehicle and parts details, mileage	To provide and/or reimburse service and repairs

² Data collection and/or use may vary by jurisdiction and is subject to regulatory restrictions. Safety Scores are provided to CA insurance customers only upon express customer request and solely for educational purposes and is not utilized for any rating or underwriting purposes.

As described above, we may collect information about you from affiliated and nonaffiliated third parties, including insurance support organizations and consumer reporting agencies. This may include information such as driving records, consumer report, demographic information, insurance histories and claims records.

In certain jurisdictions, you may have the right to also request a copy of any investigative consumer report that Tesla Insurance prepares or requests and be interviewed in connection with the report. The information Tesla Insurance obtains from such insurance-support organizations may also be shared with other organizations, as permitted by local law, and described in [Sharing Your Information](#) (below).

We may collect certain information about you to quote and service your insurance policy, including but not limited to, application information, consumer report information, commercial information, service and repair history, customer support activity, vehicle information, and driving data.

- Application information: You provide this on your application online or by phone through your representative where applicable. We may also obtain it from directories and other outside sources. It may include your name, residential and garaging addresses and e-mail addresses, phone number, driver's license number, date of birth, marital status, and type of vehicle. It may also include information about other drivers such as spouse or household member.
- Consumer report information: We may obtain information about you from consumer reporting agencies. Reports may include your claims history with other insurers and driving record. Consumer reporting agencies keep this information and disclose it to others as permitted by law.
- Policy information: This is information about your transactions with us, our affiliates, or others. It includes your insurance coverages, limits and rates, payment and claims history, and information required for billing purposes.
- Service and Repair History: Such as information related to auto repair facilities, Tesla body shop, Tesla service center, third party approved body shops, towing companies, and independent adjusters, date of service, repairs conducted, estimate and cost, parts details, and mileage.
- Customer Support Activity: Customer support interactions such as concerns raised, and resolutions reached between you and Tesla Insurance.
- Driving records: Motor vehicle reports including history of traffic or driving violations. This may be collected during your request for a quote as well as on a continued basis throughout your policy coverage period.
- Vehicle information and driving data: Vehicle hardware and software information as well as driving data obtained from your vehicle. This data is not used for rating or underwriting purposes in California, except with respect to verification of your vehicle mileage.

You agree to the collection and processing of detailed vehicle data related to your driving and associated with your vehicle identification number or linked to your Tesla Insurance account. This information is used to price your policy, help you develop safe driving habits, provide you with a vehicle Safety Score, improve our products and services, and to help resolve claims that arise under your policy. We do not use this information for rating or underwriting purposes in California, except with respect to verification of your vehicle mileage. A Safety Score is provided in California only for educational purposes, is not used in connection with any rating or underwriting purpose, and is only provided upon your express request.

Examples of vehicle data collected include trip time, mileage, following distance, speed, hard braking, aggressive turning, forward collision warnings, forced autopilot disengagements, seatbelt usage, time of driving and potential/actual safety critical events like airbag deployments.

How We May Use Your Information

We may use the information we collect to:

- Communicate with you
- Fulfill our products and services
- Improve and enhance development of insurance services

This includes contacting you (or other necessary parties) to advise you of important account updates, present products and offers tailored to you, or to respond to your inquiries and fulfill your requests for product information, newsletters, or other events.

When you request a quote, inquire about or purchase insurance services, we use a variety of technologies to process the personal data we collect. The table below illustrates what we may use your personal data for, and the purpose we rely on for doing so.

Reasons for Processing

Category	Description
Communicate with you	To respond to your inquiries and fulfill your requests For educational and awareness purposes on topics that interest you To conduct research, surveys, and obtain your feedback
Fulfill our products and services	To quote/price, provide, and personalize the insurance services To process, service and maintain your policy, and settle claims To process your payment for services To understand, diagnose, and fix issues with insurance services products
Improve and enhance development of Insurance Services	To conduct research, develop and promote new products and services, and to improve or modify our existing services For business purposes such as data analytics, audits, fraud monitoring and prevention, business planning, reporting, and forecasting

Category	Description
Other Circumstances	<p>To fulfill contractual obligations with third parties, agents and affiliates</p> <p>To analyze, reconstruct, investigate or otherwise determine the cause of an automobile incident or accident</p> <p>To comply with legal obligations, including investigating and combatting fraud, law enforcement, and other government requests</p> <p>To establish, exercise, or defend legal claims</p> <p>As otherwise permitted or directed by you</p>

Tesla Insurance retains personal data only for as long as necessary to fulfill the purposes for which it was collected, including as described in this Privacy Notice, or as required by law. When assessing retention periods, we carefully examine whether it is necessary to retain the personal data collected and, if retention is required, work to retain the data for the shortest possible period permissible under law.

When we process personal data about you, we do so with your consent and/or as required to provide the services you use, operate our business, meet our contractual and legal obligations, protect the security of our systems, products and our customers, or fulfill other legitimate interests of Tesla as described in this section.

In addition, our products and services are not directed to individuals under the age of sixteen, and we request that such individuals not provide any information to Tesla Insurance.

In the Event of an Accident

Accidents happen. When they do, with your express consent, vehicle data may be used in determining the cause of an automobile incident or accident. This includes data obtained from hardware and software installed on Tesla vehicles (including but without limitation accelerometers, cameras and sensors) and may also include data obtained from event data recording systems from any vehicle, including non-Tesla vehicles.

This information may be sought by opposing parties in a civil lawsuit or by police when investigating the cause of an accident, or we may be legally obligated to provide such information when required by law. You agree we may analyze your vehicle data to detect whether an accident may have occurred and offer emergency services, roadside assistance, or other similar services. In the event you have an insurance claim with us, you agree we may use your vehicle data to assist in resolving the claim. This may include, but is not limited to, validating the circumstances of the accident, such as date and time of loss, location of the crash, potential passenger information, and crash circumstances; making liability and coverage determinations, and conducting investigations or policy and/or claims fraud and material misrepresentation; and any potential subrogation or litigation involving the claim.

Collection and Use of Non-Personal Data

Except as described here, Tesla Insurance may also collect, use, and share information that does not, on its own, personally identify you. Such information may be used for any purpose, including for example, for operational or research purposes, for industry analysis, to improve or modify our products and services, to better tailor our products and services to your needs, and where legally required.

Sharing Your Information

We may share information with:

- Our service providers, business partners, and affiliates
- Third parties you authorize
- Other third parties as required by law

Some examples of when we may share your information include, payment processing, order fulfillment, claims administrators, customer support, and other similar services.

We do not sell or rent your personal data to anyone for any purpose, period. Tesla Insurance may disclose information about our current, former, or potential customers as permitted or directed by you, or when there are other appropriate legal grounds to do so. This may include sharing data back to Tesla, Inc., to facilitate continued enhancements to the vehicle and its safety features. The table below illustrates categories of recipients of the personal data collected or generated through your interest or use of Insurance Services.

Our service providers, business partners, and affiliates

Recipients	Description	Purpose
Affiliates and subsidiaries	Companies that are owned or controlled by Tesla, Inc., or where we have a substantial ownership interest. This includes providing data back to Tesla, Inc.	To assist, operate, enhance, and fulfill services on our behalf, including fraud prevention, and to confirm any outstanding balances due to affiliates and subsidiaries To facilitate enhancement to the vehicle and its safety features
Service providers and business partners	Companies we've hired to provide services like customer support, claims management, rental car providers, salvage management, infrastructure, reinsurers, investigators and other service providers	To assist, operate, and fulfill services on our behalf
Payment processors	Companies we contract with to securely process your payment details	To enable payment processing, and fraud prevention

Third parties you authorize

Recipients	Description	Purpose
Consumer reporting agencies	Disclosure of application and/or transaction information received by us	To assist, operate, and fulfill services on our behalf
Governmental agencies applicable to your region	Agencies that regulate and register motor vehicles	To fulfill contractual or legal obligation
Insurance brokers and agents in applicable territories	Underwriting and policy information	To assist with quoting, binding, renewing or updating your policy

Other third parties as required by law or other circumstances

Recipients	Description	Purpose
Lien holders	Leased or financed vehicles that require insurance information	To fulfill contractual or legal obligation
Law enforcement and government authorities	Disclosure of information as required by law, or otherwise necessary or appropriate	To fulfill legal obligation
Consumer insurance exchange	Claims history, policy history, including paid or denied claims	To assist, operate, and fulfill services on our behalf

Service Providers

Personal data collected from or about you or your vehicle may be shared between us and our agents, appraisers, attorneys, actuaries, investigators, and others who may be involved in the operations, sales and marketing of Tesla Insurance products and services, processing of applications, and servicing of policies or claims. For example, if you request a comparison quote, information from or about you may be shared with an affiliated insurance agent and third-party insurance companies to provide you with the requested information. We also provide your policy information to adjusters and other appropriate business entities that make any necessary repairs to your vehicle or property insured by us when you have a claim. If we collect information from or about you from one of our business partners, where permitted, we may use it to contact you or make you an offer regarding insurance products that may be of interest to you.

In the event you request service or repair of your vehicle from a Tesla body shop, Tesla service center, or third party approved body shop, your policy information may be shared to optimize your experience, accurately price repairs, and improve Tesla Insurance business practices. Data may be shared between different Tesla subsidiaries confirming any outstanding balances that are due to Tesla.

Tesla Insurance may share your data with third parties and in return receive additional enriched information that can be used to provide you with a more tailored price for your insurance. At all times, privacy remains paramount, and we will aim to minimize the data shared at every opportunity. Additionally, your enriched

personal information may also be used to get a better understanding of your risk and help in improving our services and products.

Other Circumstances

It may be required by law, legal process, litigation, and/or requests from public and governmental authorities within or outside your country of residence for Tesla Insurance to share your personal data. We may also disclose information about you if we believe in good faith that the law requires it for purposes of national security, law enforcement, or other issues of public importance, disclosure is necessary or appropriate. We may also share information about you, where there are legal grounds to do so, if we determine that disclosure is reasonably necessary to protect our operations or customers. This could include providing information to public or governmental authorities. Additionally, in the event of a reorganization, merger, or sale, we may transfer any and all personal information we collect to the relevant third party. In this situation, Tesla Insurance will continue to ensure the confidentiality of your personal data and give you notice before your personal data is transferred to a buyer or becomes subject to a different privacy notice.

We do not share information that personally identifies you with unaffiliated third parties for their marketing purposes unless you opt into that sharing.

Choice and Transparency

We enable you to obtain access and control the data that we collect, use and share from or about you, including through device permissions, unsubscribing from certain communications, changing account preferences, or correcting any inaccuracies related to data we collect.

- Rights and Choices
- California Privacy Disclosures
- New York Privacy & Confidentiality for Domestic Violence Victims
- Protection of Personal Data
- Updates to this Notice

Rights and Choices

Tesla Updates: When you request a quote, become a policyholder with us, or sign up for promotional communications, Tesla Insurance may contact you by email, call, text, or via the Tesla app about promotions, our products and services, and other information that may be of interest to you. If you no longer want to receive promotional-related emails or messages, you may opt out at any time by following the unsubscribe instructions in the communication received from us, by changing your communication preferences, or by telling us using any method from the Privacy Questions section. If you receive a call or text from us and do not want to receive similar calls in the future, or if you do not want to receive automated calls, simply ask to be placed on our “do not call” list. Please note that we may still be required to send you administrative or other important messages, such as billing notices or policy changes, even if you opt out of receiving other communications.

Data Privacy Requests: We want you to be in control of how your personal data is used by us. Subject to local law, you may have the right to be informed of, and request access to, the personal data we process about you; update and correct inaccuracies in that information; have the information restricted or deleted; object or

withdraw your consent to certain uses of data; and lodge a complaint with your local data protection authority. You may also have the right not to be subject to automated decision-making, including profiling, where it would have a legal or similarly significant effect on you; and the right to data portability with regard to the data you provided to us. Tesla enables you to exercise those rights in a variety of ways, including by:

- Emailing us at info@teslainsuranceservices.com
- Writing to us at Tesla Insurance Services, Attn: Legal – Privacy 45500 Fremont Boulevard, Fremont, California 94538, United States.
- By accessing your details through the mobile app, or updating your information using your Tesla Account

If your information is immediately accessible when you call, a customer service representative will review it with you, and you may make changes to it at that time. If your information is not immediately accessible when you contact us, Tesla Insurance will inform you of the types of information we have about you by email within 30 days. You may also request a copy be sent to you by postal mail. Tesla Insurance may charge a fee for providing a copy by mail.

When contacting Tesla and where your issue requires it, we may request more information from you, such as to verify identity, or indicate that a response will require additional time. You may at any time refer your complaint to the relevant regulator in your jurisdiction if you are unsatisfied with a reply received from us. If you ask us, we will endeavor to provide you with information about relevant complaint avenues which may be applicable to your circumstances.

California Privacy Disclosure

California residents have a right to knowledge, access, and deletion of their personal data in accordance with the California Consumer Privacy Act. California residents also have a right to opt out of the sale of their personal data by a business and a right not to be discriminated against for exercising one of their California privacy rights. Tesla Insurance does not sell your personal data to anyone for any purpose and does not discriminate in response to privacy rights requests.

Tesla Insurance provides notice of our data practices in this Privacy Notice. This includes what personal data is collected, the source of the personal data, and the purposes of use, as well as whether Tesla Insurance discloses that personal data and if so, the categories of recipients to whom it is disclosed. California residents who have purchased a Tesla Insurance product or service may exercise their rights directly or through an authorized agent by signing into their Tesla account and making a Data Privacy Request.

If you are a California resident without a Tesla account and you or your authorized agent would like to exercise your privacy rights, requests may also be made by:

- Emailing us at info@teslainsuranceservices.com
- Calling us at 1-844-288-3752. Requests unrelated to privacy are not monitored. For customer support, call 1-844-34-TESLA (844-348-3752)
- Writing to us at Tesla Insurance Services, Attn: Legal – Privacy, 45500 Fremont Boulevard, Fremont, California 94538, United States

If you do not have a Tesla account, Tesla may ask you for information to verify your identity for security and to prevent fraud. This information may include name, contact information, and information related to your

transaction or relationship with Tesla, but the specific information requested may differ depending on the circumstances of your request for your security and to protect privacy rights. If you request deletion of your personal data, we will permanently erase or de-identify the personal data held by Tesla Insurance to the extent legally permissible.

New York Privacy & Confidentiality for Victims of Domestic Violence

The State of New York prohibits many types of discrimination against domestic abuse victims. It is unlawful for any insurance company to deny or cancel a policy, refuse to renew a policy, set a limit of coverage, or base insurance rates on the basis of being a victim of domestic abuse. If you and/or your child have experienced domestic violence, and you have obtained a valid Order of Protection directly related to the abuse, Tesla Insurance Services will take appropriate actions to protect you and/or your child's information. This includes safeguarding your name, address, and phone number. For more information, please review Tesla Insurance's information on New York domestic abuse confidentiality.

Protection of Personal Data

Tesla Insurance uses administrative, technical, and physical safeguards to protect your personal data, considering the nature of the data and the threats posed. We restrict access to your information to our employees and others who we feel must use it to provide our products and services or otherwise run our business. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate.

We also implement other appropriate technical and organizational measures to help safeguard and secure your personal data. Unfortunately, no data transmission or storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure or compromised, please immediately notify us by using the contact information below.

This Notice does not address, and we are not responsible for, the privacy, information, or other practices of any third parties, including any third party operating any site or service to which we may link to on this Notice. The inclusion of such a link does not imply endorsement of the linked site or service by us or by our affiliates, nor does it imply an affiliation with the third party.

Additionally, we are not responsible for the collection, use, or disclosure policies and practices (including the data security practices) of other organizations, such as any other app developer, app provider, social media platform provider, operating system provider, or wireless service provider, including any information you disclose to other organizations through or in connection with our software applications or social media pages. In addition, our products and services are not directed to individuals under the age of sixteen, and we request that such individuals not provide any information to Tesla.

Updates to this Notice

This Notice sets out the essential details relating to your personal data relationship with Tesla Insurance. From time to time, we may develop new capabilities, features, or offer additional services which may require we make material changes to this Notice. When we do, we'll let you know by revising the date this Notice was last updated on our website. Other times, we may provide you with additional notice (such as an email) with more information about the revisions. Unless stated otherwise when we introduce these new or additional services, they will be subject to this Notice and become effective when we post it on our website.

Privacy Questions

For privacy questions or comments, to opt out from certain services, or to submit a data privacy request, please contact us.

- Emailing us at info@teslainsuranceservices.com
- Writing to us at Tesla Insurance Services, Attn: Legal – Privacy, 45500 Fremont Boulevard, Fremont, California 94538, United States

State of California
Department of Insurance
Ricardo Lara, Insurance Commissioner



AUTO BODY REPAIR CONSUMER BILL OF RIGHTS

A CONSUMER IS ENTITLED TO:

1. SELECT THE AUTO BODY REPAIR SHOP TO REPAIR AUTO BODY DAMAGE COVERED BY THE INSURANCE COMPANY. AN INSURANCE COMPANY SHALL NOT REQUIRE THE REPAIRS TO BE DONE AT A SPECIFIC AUTO BODY REPAIR SHOP.
2. AN ITEMIZED WRITTEN ESTIMATE FOR AUTO BODY REPAIRS AND, UPON COMPLETION OF REPAIRS, A DETAILED INVOICE. THE ESTIMATE AND THE INVOICE MUST INCLUDE AN ITEMIZED LIST OF PARTS AND LABOR ALONG WITH THE TOTAL PRICE FOR THE WORK PERFORMED. THE ESTIMATE AND INVOICE MUST ALSO IDENTIFY ALL PARTS AS NEW, USED, AFTERMARKET, RECONDITIONED, OR REBUILT.
3. BE INFORMED ABOUT COVERAGE FOR TOWING AND STORAGE SERVICES.
4. BE INFORMED ABOUT THE EXTENT OF COVERAGE, IF ANY, FOR A REPLACEMENT RENTAL VEHICLE WHILE A DAMAGED VEHICLE IS BEING REPAIRED.
5. BE INFORMED OF WHERE TO REPORT SUSPECTED FRAUD OR OTHER COMPLAINTS AND CONCERNS ABOUT AUTO BODY REPAIRS.
6. SEEK AND OBTAIN AN INDEPENDENT REPAIR ESTIMATE DIRECTLY FROM A REGISTERED AUTO BODY REPAIR SHOP FOR REPAIR OF A DAMAGED VEHICLE, EVEN WHEN PURSUING AN INSURANCE CLAIM FOR REPAIR OF THE VEHICLE.

COMPLAINTS WITHIN THE JURISDICTION OF THE BUREAU OF AUTOMOTIVE REPAIR

Complaints concerning the repair of a vehicle by an auto body repair shop should be directed to:

Toll Free (866) 799-3811
Bureau of Automotive Repair
10949 North Mather Blvd.
Rancho Cordova, CA 95670

The Bureau of Automotive Repair can also accept complaints over its web site at: www.autorepair.ca.gov

COMPLAINTS WITHIN THE JURISDICTION OF THE CALIFORNIA INSURANCE COMMISSIONER

Any concerns regarding how an auto insurance claim is being handled should be submitted to the

California Department of Insurance at:
(800) 927-4357 or (213) 897-8921
California Department of Insurance
Consumer Services Division
300 South Spring Street
Los Angeles, CA 90013

The California Department of Insurance can also accept complaints over its web site at:

www.insurance.ca.gov

California Insurance Card		T E S L A INSURANCE
Policy Number - TLA-CA-A-R-9992T4BM Effective Date 10/15/2024 12:01 A.M.	Expiration Date 04/15/2025 12:01 A.M.	Underwritten by: Tesla Insurance Company NAIC # 24813 45500 Fremont Blvd., Fremont, CA 94538 Toll-Free Phone Number 1-844-34-TESLA
Named Insured Ajay Chalana 700 Birdwood Ct San Ramon CA 94582	Year, Make, Model and VIN 2018 Tesla Model 3 5YJ3E1EA4JF039439 2014 Honda Odyssey EX 5FNRL5H69EB059948	Drivers: Ajay Chalana Saruchi Chalana
Examine policy exclusions carefully. This form does not constitute any part of your insurance policy.	Warning – the following Drivers are excluded from the policy:	
Coverage Provided by the Policy Meets the Minimum Liability Limits Prescribed by Law.		