

PERSONAL AUTOMOBILE INSURANCE POLICY
(Sample Policy for Knowledge Base Use)

IMPORTANT NOTICE

This policy is a legal contract between you (the "Named Insured") and the insurance company (the "Insurer"). Please read this policy carefully. It describes the coverages, limitations, exclusions, and conditions that apply to your automobile insurance.

This document is provided for informational and illustrative purposes and does not constitute an actual insurance contract.

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1. DECLARATIONS PAGE

The Declarations Page forms part of this policy and includes:

- Named Insured(s)
- Policy Number
- Policy Period
- Covered Vehicles
- Coverages and Limits
- Deductibles
- Premium Amounts

Coverage applies only to the vehicles and drivers listed unless otherwise stated.

2. INSURING AGREEMENT

In consideration of payment of the premium and subject to all terms, conditions, limitations, and exclusions, the Insurer agrees to provide the insurance coverages described in this policy during the policy period.

3. DEFINITIONS

"You" and "Your" mean the Named Insured shown in the Declarations and the spouse if residing in the same household.

"We," "Us," and "Our" mean the Insurer.

"Auto" means a land motor vehicle designed for use on public roads.

"Bodily Injury" means physical harm, sickness, or disease, including resulting death.

"Property Damage" means damage to or destruction of tangible property.

4. PART A – LIABILITY COVERAGE

We will pay damages for bodily injury or property damage for which any insured becomes legally

responsible because of an auto accident.

The limit of liability shown in the Declarations is the maximum we will pay for all damages resulting from any one accident.

5. PART B – MEDICAL PAYMENTS COVERAGE

We will pay reasonable medical expenses incurred for necessary medical services resulting from an auto accident, regardless of fault.

Covered persons include:

- You or any family member
- Any other person occupying your covered auto

6. PART C – UNINSURED / UNDERINSURED MOTORIST COVERAGE

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

7. PART D – COVERAGE FOR DAMAGE TO YOUR AUTO

Collision coverage pays for loss caused by collision with another object or vehicle.

Comprehensive coverage pays for loss caused by theft, fire, vandalism, flood, windstorm, or contact with an animal.

8. PART E – DUTIES AFTER AN ACCIDENT OR LOSS

You must promptly notify us of any accident or loss, cooperate in the investigation, and protect the covered auto from further damage.

9. PART F – GENERAL PROVISIONS

This policy applies only to accidents and losses occurring during the policy period and within the United States, its territories, and Canada.

10. EXCLUSIONS

Coverage does not apply to intentional acts, racing, commercial use unless endorsed, or use without reasonable belief of permission.

11. POLICY CHANGES, CANCELLATION, AND NON-RENEWAL

This policy may be canceled or non-renewed in accordance with applicable state law.

12. ARBITRATION AND LEGAL ACTION

Disputes may be resolved through arbitration. Legal action may not be brought until all policy conditions are met.

13. ENDORSEMENTS AND OPTIONAL COVERAGES

Optional coverages include rental reimbursement, roadside assistance, gap coverage, and custom equipment coverage.

END OF POLICY