



Private Fleet Auto Policy

Renewal Declarations

YOUR AGENT

MULTI STATE AGENCY
454 Agent ave
Suite 124
New York, NY 10031
774-348-1099
28472300

Your Declarations summarizes your coverage and premium. Please read your policy, any attached forms and endorsements and your Declarations for a full description of your coverage.

NAME & ADDRESS OF INSURED

Fernando Alonso
1955 Place Road
Los Banos, CA 93635

Policy Number **PA119183801**
Policy Period **11/14/2024 To 11/14/2025 at 12:01 AM Standard Time**
Issuing Company **Privilege Underwriters Reciprocal Exchange**
800 Corporate Drive, Suite 420
Fort Lauderdale, FL 33334
888-813-7873

SUMMARY OF YOUR COVERED AUTOS

AUTO	YEAR	MAKE	VIN NUMBER	AGREED VALUE
1	2020	Porsche	WP0AC2Y11LSA72597	\$112,225

DRIVERS

NAME	RELATION	LICENSE	STATE	DOB	SEX
Fernando Alonso	Named Insured	On file with company	CA	On file with company	M

Private Fleet Auto Policy

Page 2

Fernando Alonso

Policy Number **PA119183801**

Policy Tier **9**

AUTO 1

Year/Make/Model	2020 Porsche TAYCAN
Type	Private Passenger
VIN Number	WP0AC2Y11LSA72597
Agreed Value	\$112,225
Customizing Equipment	\$0
Collision Symbol	98
Other Than Collision Symbol	98

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$100,000		\$473
Medical Payments	\$5,000			\$83
Uninsured Motorists Bodily Injury		\$100,000		\$16
Collision			\$1,000	\$3,358
Other Than Collision			\$1,000	\$975
Extended Towing and Labor		\$350		\$16
Total				\$4,921

Private Fleet Auto Policy

Page 3

Fernando Alonso

Policy Number **PA119183801**

Policy Tier **9**

FORMS & ENDORSEMENTS

The following forms and endorsements are attached for this policy.

NAME	FORM NUMBER	EDITION DATE
Declarations Page	PFA-999-CA	06/01/2013
OFAC Notice	PURE-DSC- GEN-001	08/01/2015
California Rating Information Disclosure	PFA-DSC-CA-002	07/01/2018
Amendment of Private Fleet Automobile Provisions – California	PFA-END-CA-001	09/01/2015
Uninsured Motorist Coverage - California	PFA-042-CA	06/01/2013
Single Liability Limit	PFA-007-GEN	05/01/2013
Single UM Limit - California	PFA-017-CA	06/01/2013
Extended Towing and Labor Costs Coverage	PFA-011-GEN	03/01/2012
Limited Mexico Coverage	PFA-027-GEN	06/01/2013
Privacy Notice	PURE-038-GEN	03/01/2014

Total Premium	\$4,921
California Investigation Assessment	\$1
California Consumer Services Assessment	\$0
California Fraud Interdiction Assessment	\$1
Surplus Contribution	\$197

Grand Total	\$5,120
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If you have any questions regarding the information on this Declarations, please contact your agent or PURE Member Services at (888) 813-PURE.



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.



California Rating Information Disclosure

Company: Privilege Underwriters Reciprocal Exchange
Policy Number: PA119183801
Effective Date: 11/14/2024
Expiration Date: 11/14/2025
Named Insured: Fernando Alonso
Address: 1955 Place Road
Los Banos, CA 93635

Name(s) of Driver(s):

1. Fernando Alonso

Description And Type Of Vehicle(s):

1. 2020 Porsche TAYCAN WP0AC2Y11LSA72597

California law requires us to provide certain rating information to you. This document provides information related to each rated driver and vehicle on your policy. You should read this document carefully and contact us or your agent if you have any questions regarding this information.



California Rating Information Disclosure

Driver Related Information for Fernando Alonso	
Classification Category:	
Number of Traffic Convictions:	0
Number of At-Fault Accidents:	0
Year Licensed:	2000
Good Student Discount Applied (Yes/No):	No
Mature Driver Improvement Course Discount Applied (Yes/No):	No
California Good Driver Discount Applied (Yes/No):	Yes
PURE Preferred Driver Discount Applied (Yes/No):	No
Occasional Operator Discount Applied (Yes/No):	No
Away at School Discount Applied (Yes/No):	No
Safe Driver Discount Applied (Superior, Excellent or Exceptional):	Exceptional



California Rating Information Disclosure

Vehicle Related Information for 2020 Porsche TAYCAN WP0AC2Y11LSA72597	
Classification Category:	
Rated Driver:	Fernando Alonso
Estimated Annual Mileage (Prior policy term):	4225
Estimated Annual Mileage (Current policy term):	4225
ZIP Code (Garaged Location):	93635
Vehicle Use:	Pleasure
Anti-Lock Braking System (Yes/No):	Yes
Passive Restraint Device (Yes/No):	No
Anti-Theft Device:	Yes
Multi Car Discount Applied (Yes/No):	No
Multi Line Discount Applied (Yes/No):	No



Amendment of Private Fleet Automobile Provisions – California

This endorsement changes the policy. Please read it carefully.

NOTICE

Throughout this policy, the term spouse includes an individual registered under California law as a domestic partner of the "named insured" shown in the Declarations.

I. Definitions

A. The following is added to the **Definitions** Section:

Throughout the policy, "minimum limits" refers to the following limits of liability, as required by California law, to be provided under a policy of automobile liability insurance:

1. \$15,000 for each person, subject to \$30,000 for each accident, with respect to "bodily injury"; and
2. \$5,000 for each accident with respect to "property damage".

B. Definition **F.** is replaced by the following:

"Family member" means a person related to you by blood, marriage, registered domestic partnership under California law or adoption who is a resident of your household. This includes a ward or foster child.

II. Part A – Liability Coverage

Part **A** is amended as follows:

A. The following exclusion is added:

We do not provide Liability Coverage for any "insured" for "bodily injury" to you or any "family member" whenever the ultimate benefits of that indemnification accrue directly or indirectly to you or any "family member".

B. The **Other Insurance** Provision is replaced by the following:

OTHER INSURANCE

If there is other applicable liability insurance:

1. Any insurance we provide for a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any other collectible insurance. However, any insurance we provide for a vehicle you do not own will be primary insurance if the vehicle is insured under a policy affording coverage to a named insured engaged in the "business" of:

- a. Selling;
- b. Repairing;
- c. Servicing;
- d. Delivering;
- e. Testing;
- f. Road testing;
- g. Parking; or
- h. Storing;

motor vehicles. This applies only if an "insured":

- (1) Is operating the vehicle; and

Amendment of Private Fleet Automobile Provisions – California

Page 2

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- (2) Is neither the person engaged in such "business" nor that person's employee or agent.
2. Any insurance we provide for a vehicle you own shall be excess to that of:
- a. A person engaged in the "business" of:
- (1) Selling;
 - (2) Repairing;
 - (3) Servicing;
 - (4) Delivering;
 - (5) Testing;
 - (6) Road testing;
 - (7) Parking; or
 - (8) Storing;
- motor vehicles, if the accident occurs while the vehicle is being operated by that person or that person's employee or agent; or
- b. An owner, tenant or lessee of premises on which loss arising out of the loading or unloading of the vehicle occurs.
3. We will pay only our share of:
- a. The loss. Our share of the loss is the proportion that our limit of liability bears to the total of all applicable limits.
- b. Defense costs if both primary and excess policies of liability insurance apply to the loss. Our share of defense costs is the proportion that the amount of damages paid by us bears to the total amount of damages paid under all applicable policies of liability insurance.

III. Part D – Coverage For Damage To Your Auto

The **Transportation Expenses and Temporary Emergency Living Expenses** Provision is replaced by the following:

TRANSPORTATION EXPENSES AND TEMPORARY EMERGENCY LIVING EXPENSES

- A. We will pay due to a covered loss under this Part **D**, without application of a deductible, up to a maximum of \$15,000 for reasonable additional expenses you incur for:
- 1. Transportation expenses;
 - 2. Meals, lodging and phone expenses if you are more than 50 miles from your closest residence; and
 - 3. Expenses for which you become legally responsible in the event of a loss to a "non-owned auto".

We will pay for such expenses if the loss is caused by:

Amendment of Private Fleet Automobile Provisions – California

Page 3

- (1) Other than "collision" only if Other Than Collision Coverage is provided for an auto on your Declarations.
- (2) "Collision" only if Collision Coverage is provided for an auto on your Declarations.
- B. Our payment will be limited to that period of time reasonably required to repair "your covered auto" or "non-owned auto". In the event of a total loss, our payment will be limited to that period of time until we pay the loss.

IV. Part F – General Provisions

- A. The **Our Right to Recover Payment** Provision is amended as follows:

OUR RIGHT TO RECOVER PAYMENT

Paragraph A. of this provision does not apply to Part B.

- B. The **Termination** Provision is amended as follows:

- 1. Paragraph A. **Cancellation** is replaced by the following:

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; or
 - b. Giving us advance written notice of the date cancellation is to take effect.
 - 2. We may cancel by mailing to the named insured shown in the Declarations at the address shown in this Policy:
 - 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; or
 - b. If your driver's license or that of:
 - (1) Any driver who lives with you; or
 - (2) Any driver who customarily uses your "covered auto";has been suspended or revoked. This must have occurred:
 - (1) During the policy period; or
 - (2) 60 days prior to the most recent renewal or effective date of the policy and we had no notice of such suspension or revocation.
- However, with respect to a suspended driver's license, such cancellation will not become effective if the suspension is removed prior to the time that the cancellation of the policy is to become effective; or
- c. If the policy was obtained through material misrepresentation of any of the following information, and the correct information is not furnished to us within 20 days of receipt of notice of cancellation:

Amendment of Private Fleet Automobile Provisions – California

Page 4

- (1) Safety record;
- (2) Annual miles driving in prior years;
- (3) Number of years of driving experience;
- (4) Record of prior automobile insurance claims, if any; or
- (5) Any other factor found by the Commissioner of Insurance to have a substantial relationship to the risk of loss.

2. Paragraph **B. Nonrenewal** is replaced by the following:

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 shown in this policy. Notice will be mailed at least 30 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than 6 months, we will have the right not to renew or continue this policy every 6 months, beginning 6 months after its original effective date.
2. 6 months or longer, but less than one year, we will have the right not to renew or continue this policy at the end of the policy period.
3. 1 year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

3. Paragraph **2. of D. Other Termination Provisions** is replaced by the following:

Other Termination Provisions

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 pro rata. However, making or offering to make the refund is not a condition of cancellation.

C. The following provision is added:

If the Limited Mexico Coverage Endorsement is attached to this policy, the following warning applies:

WARNING

Unless you have automobile 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 insurance in order to avoid complications and some other penalties possible under the laws of Mexico, including the possible impoundment of your automobile.



Uninsured Motorists Coverage – California

This endorsement changes the policy. Please read it carefully.

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

I. Part C – Uninsured Motorists Coverage

Part C is replaced by the following:

As used in this endorsement, "you" and "your" refer to the "named insured" shown in the Declarations and spouse.

Insuring Agreement

A. We will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "uninsured 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 Motorists Coverage applies to that auto. Only Items 1. and 4. under the definition of "uninsured 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 motor vehicle". With respect to coverage under Item 2. of the definition of "uninsured motor vehicle", we will pay only after the limits of liability under any liability bonds or policies applicable to the "uninsured motor vehicle" have been exhausted by payment of judgments or settlements.

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

B. "Insured" as used in this endorsement means:

1. You or any "family member".
2. Any other person "occupying" "your covered auto".
3. Any person for damages that person is entitled to recover because of "bodily injury" to which this coverage applies sustained by a person in 1. or 2. above.

However, with respect to coverage for "bodily injury", "insured" does not include any person who sustains "bodily injury" while "your covered auto" is being used as a public or livery conveyance. This exception does not apply to a share-the-expense car pool.

C. "Property damage" as used in this endorsement means injury to or destruction of "your covered auto". However, "property damage" does not include:

1. Loss of use of "your covered auto"; or
2. Damage to personal property contained in "your covered auto" other than a child passenger restraint system that:
 - a. Meets the applicable federal motor vehicle safety standards, and
 - b. Was in use by a child, or was damaged, at the time of the accident for which this coverage applies.

D. "Uninsured motor vehicle" means a land motor vehicle or trailer of any type:

1. To which no liability bond or policy applies at the time of the accident.

Uninsured Motorists Coverage – California

Page 2

2. Which, with respect to damages for "bodily injury" only, is an underinsured motor vehicle. An underinsured motor vehicle is one to which a liability bond or policy applies at the time of the accident but its limit for liability is less than the limit of liability for this coverage.
3. 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:
 - a. You or any "family member";
 - b. A vehicle which you or any "family member" is "occupying"; or
 - c. "Your covered auto".
4. To which a liability bond or policy applies at the time of the accident but the bonding or insuring company:
 - a. Denies coverage;
 - b. Refuses to admit coverage except conditionally or with reservation; or
 - c. Is or becomes insolvent within one year of the date of the accident.

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

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

However, "uninsured motor vehicle" does not include any vehicle or equipment:

1. 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.
2. Furnished or available for the regular use of you or any "family member".
3. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer which is or becomes insolvent.
4. 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.
5. Designed or modified for use primarily off public roads while not on public roads.
6. While located for use as a residence or premises.

Exclusions

A. We do not provide Uninsured Motorists Coverage for "bodily injury" sustained:

1. By an "insured" while "occupying", or when struck by:
 - a. Any motor vehicle; or
 - b. A trailer of any type used with a motor vehicle;owned by that "insured" which is not insured for this coverage under this policy.

Uninsured Motorists Coverage – California

Page 3

2. By any "family member" while "occupying" or when struck by any motor vehicle you own which is insured for this coverage on a primary basis under any other policy. However, this Exclusion **(A.)** shall not apply to "bodily injury" sustained by an "insured" when struck by any motor vehicle or trailer:
 1. Owned by that "insured"; and
 2. Being operated, or caused to be operated, by a person without that "insured's" consent in connection with criminal activity that has been documented in a police report and that "insured" is not a party to the criminal activity.
- B. We do not provide Uninsured Motorists Coverage for "bodily injury" sustained by any "insured":
 1. If that "insured" or the legal representative settles the "bodily injury" claim and such settlement prejudices our right to recover payment.
This Exclusion **(B.1.)** does not apply to a settlement made with the insurer of a vehicle described in Section 2. of the definition of "uninsured motor vehicle".
 2. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion **(B.2.)** does not apply to a "family member" using "your covered auto" which is owned by you.
 3. While "occupying" a motor vehicle rented or leased to that "insured" for use as a public or livery conveyance.
- C. We do not provide Uninsured Motorists Coverage for "property damage" sustained by any "insured" while "occupying" or when struck by any motor vehicle owned by you or any "family member" which is not insured for this coverage under this policy.
- D. This coverage shall not apply:
 1. To "property damage" to:
 - a. A trailer of any type;
 - b. Any motor vehicle owned by you to which Collision Coverage applies under this policy; or
 - c. Any other motor vehicle to the extent that there is valid and collectible Collision Coverage applicable to that damage under any other policy.
 2. Directly or indirectly to benefit:
 - a. Any insurer or self-insurer under any of the following or similar law:
 - (1) Workers' compensation law; or
 - (2) Disability benefits law.
 - b. Any insurer of property.
 3. Directly to the benefit of the United States or any state or political subdivision thereof.
- E. We do not provide Uninsured Motorists Coverage for punitive or exemplary damages.

Uninsured Motorists Coverage – California

Page 4

Limit Of Liability

- A.** The limit of Bodily Injury Liability shown in the Declarations for each person for Uninsured 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 Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one accident.

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;
2. The actual cash value of "your covered auto"; or
3. The amount of any deductible if there is valid and collectible Collision Coverage under any other policy.

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 shown in the Declarations is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the accident.

- B.** With respect to coverage under Item 2. of the definition of "uninsured motor vehicle", the limit of liability shall be reduced by all sums paid because of the "bodily injury" by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under Part **A** of the policy.
- C.** No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part **A** or Part **B** of this policy.
- D.** 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.
- E.** We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss 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 Part of the policy:

Uninsured Motorists Coverage – California

Page 5

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 "your 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.

Arbitration

A. If we and an "insured" do not agree:

1. Whether that person is legally entitled to recover damages under this coverage; or
2. As to the amount of damages;

then the matter will be settled by arbitration. Such arbitration may be initiated by a written demand for arbitration made by either party. The arbitration shall be conducted by a single neutral arbitrator. With respect to "property damage", arbitration proceedings must be formally instituted by the "insured" within one year from the date of the accident. Disputes concerning coverage under this part may not be arbitrated.

B. Each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the arbitrator equally.

C. Any decision of the arbitrator will be binding as to:

1. Whether the "insured" is legally entitled to recover damages; and
2. The amount of damages.

II. Duties After An Accident Or Loss

Paragraph **C.** of Part **E** is replaced by the following:

C. A person seeking Uninsured Motorists Coverage must also:

1. Promptly notify the police if a hit-and-run driver is involved.
2. Send us copies of the legal papers if a suit is brought.

A person seeking coverage for "bodily injury" sustained in an accident involving a vehicle described in Item 2. of the definition of "uninsured motor vehicle" must:

Uninsured Motorists Coverage – California

Page 6

1. Provide us with a copy of the complaint by personal service or certified mail, if the "insured" brings action against the owner or operator of the "uninsured motor vehicle".
2. Within a reasonable time, make available all pleadings and depositions for copying by us or furnish us copies at our expense.
3. Provide us with proof that the limits of liability under any applicable liability bonds or policies have been exhausted by payment of judgments or settlements.

A person seeking Uninsured Motorists Coverage for "property damage" must also notify us or our agent within 10 business days of the accident.

III. General Provisions

Part **F** is amended as follows with respect to Uninsured Motorists Coverage:

A. The **Legal Action Against Us** provision is replaced by the following:

Legal Action Against Us

No legal action may be brought against us until:

1. There has been full compliance with all the terms of the policy; and
2. With respect to an accident involving a vehicle described in Items **1.**, **3.** and **4.** of the definition of "uninsured motor vehicle", one of the following actions is taken within two years from the date of the accident:
 - a. Agreement as to the amount of damages for "bodily injury" due under this coverage has been concluded;
 - b. The "insured" or his legal representative has formally instituted arbitration proceedings by notifying us in writing.
With respect to "bodily injury", such notification must be sent by certified mail, return receipt requested; or
 - c. Suit for "bodily injury" has been filed against the uninsured motorist in a court of competent jurisdiction. Written notice of the suit must be provided to us within a reasonable time after the "insured" knew or should have known of the uninsured status of the other motorist. In no event will such notice be required before two years from the date of the accident. Failure of the "insured" or his representative to provide such notice will not be a basis for a denial of coverage unless such failure prejudices our rights.

B. The **Our Right To Recover Payment** provision is amended as follows:

Our Right To Recover Payment

1. Paragraph **A.** of this provision does not apply to coverage under Item **2.** of the definition of "uninsured motor vehicle".
2. Paragraph **B.** of this provision does not apply to coverage under Items **1.**, **3.** and **4.** of the definition of "uninsured motor vehicle".



Single Liability Limit

This endorsement changes the policy. Please read it carefully.

Paragraph **A.** of the **Limit Of Liability** Provision in Part **A** is replaced by the following:

LIMIT OF LIABILITY

The limit of liability shown in the Declarations for Liability 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. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the auto accident.

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



Single Uninsured Motorists Limit – California

This endorsement changes the policy. Please read it carefully.

Paragraph **A.** of the **Limit Of Liability** Provision in the Uninsured Motorists Coverage Endorsement is replaced by the following:

LIMIT OF LIABILITY

The limit of Bodily Injury Liability shown in the Declarations is our maximum limit of liability for all damages for "bodily injury" resulting from any one accident.

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;
2. The actual cash value of "your covered auto"; or
3. The amount of any deductible if there is valid and collectible Collision Coverage under any other policy.

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 shown in the Declarations is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the accident.



Extended Towing and Labor Costs Coverage

This endorsement changes the policy. Please read it carefully.

We will pay towing and labor costs incurred each time "your covered auto" or any "non-owned auto" is disabled, up to the amount shown in the Declarations as applicable to that vehicle. If a "non-owned auto" is disabled, we will provide the broadest towing and labor costs coverage applicable to any "your covered auto" shown in the Declarations. We will only pay for labor performed at the place of disablement.



Limited Mexico Coverage

This endorsement changes the policy. Please read it carefully.

WARNING

AUTO ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO, NOT THE LAWS OF THE UNITED STATES. UNDER MEXICAN LAW, AUTO ACCIDENTS ARE CONSIDERED A CRIMINAL OFFENSE AS WELL AS A CIVIL MATTER.

THE COVERAGE WE PROVIDE YOU BY THIS ENDORSEMENT DOES NOT MEET MEXICAN AUTO INSURANCE REQUIREMENTS.

YOU ARE REQUIRED TO PURCHASE LIABILITY INSURANCE THROUGH A LICENSED MEXICAN INSURANCE COMPANY FOR THIS ENDORSEMENT TO APPLY.

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

A. "Your covered auto" means:

1. Any vehicle shown in the Declarations.
2. A "newly acquired auto".
3. Any "trailer" you own.

B. Paragraph 1. of the definition of "newly acquired auto" is replaced with the following:

1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period, and the vehicle is principally garaged and used in the United States:
 - a. A private passenger auto; or
 - b. A pickup or van that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching.

II. Coverage

If afforded under this policy, all Liability, Medical Payments, Uninsured Motorists, Damage To Your Auto and No-Fault Coverage is extended to apply to accidents and losses which occur in Mexico within 25 miles of the United States border. This extension of coverage

Limited Mexico Coverage

Page 2

only applies while an "insured" seeking coverage under this endorsement is in Mexico on a trip of 10 days or less.

Our duty to defend under Liability Coverage will only apply if:

1. The original suit for damages is brought in the United States; and
2. The suit does not involve a Mexican citizen or resident.

III. Additional Exclusions

- A. With respect to any coverage afforded under this endorsement, we do not provide coverage to any "insured":
 1. If liability insurance from a licensed Mexican Insurance Company is not in force at the time of the accident or loss;
 2. While "occupying" an auto other than "your covered auto"; or
 3. Who is a citizen or resident of Mexico. This Exclusion **(A.3.)** does not apply to loss payable under Damage To Your Auto Coverage if the accident arises out of the operation of "your covered auto" by a Mexican citizen or resident.
- B. We will not pay under Damage To Your Auto Coverage for auto repairs made in Mexico unless "your covered auto" cannot be driven in its damaged condition. If it cannot be driven, we will not pay more than the actual cash value of "your covered auto" as that value would be determined in the United States, and not in Mexico.

IV. Other Insurance

The insurance we provide by this endorsement will be excess over any other collectible insurance.



Privacy Notice

Important notice regarding your policy.

What Does PURE Do with Your Personal Information?

Why does PURE collect personal information?

Financial companies choose how they use and share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What kinds of personal information does PURE collect?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Numbers, email address, dates of birth, physical addresses;
- Vehicle information, motor vehicle and claims histories;
- Vehicle operators information, mortgages, lien or lease holder information;
- Credit card information and credit reporting information such as scores; and
- Occupation and whether you own or rent your residence.

When you are *no longer* our customer, we continue to share your information as described in this notice.

At any time you can access any of your personal information that we may have. To do so, please submit a written request to us describing the information you want to review, and properly identify yourself and specifically grant us permission so that we can release requested information if it is able to be disclosed.

How does PURE collect my information?

PURE collects only the information necessary to underwrite insurance policies, adjust claims and operate the other functions necessary to provide you with the products and services we offer. PURE collects this information from various reporting or database and agencies or bureaus.

We collect your personal information, for example, when you:

- Apply for insurance, file a claim, contact us for information or with questions;
- Send us emails or other correspondence; or
- If you communicate with us by telephone (please note that we may record or monitor the call).

How does PURE protect my information?

Privacy Notice

Page 2

To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings. We restrict access to nonpublic personal information to those employees who need to know that information to provide products or services to you. We take reasonable measures to ensure that the companies we choose as our business partners support our commitment to protecting the privacy of our subscribers in their handling of our subscribers' personal data.

How does PURE use my personal information?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PURE chooses to share subscribers' personal information; and whether you can limit this sharing.

Any information which we have or may obtain about you or other individuals listed as policyholders on your policy will be treated confidentially.

Reasons we can share your personal information	Does PURE share?	Can you limit this sharing?
For our everyday business purposes — such as policy issuance, claim adjustment, responding to service requests from you or your broker, responding to court orders and legal investigations, government agencies for regulatory reporting, etc.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	No	N/A
For our affiliates' everyday business purposes — information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.	No	N/A
For nonaffiliates to market to you.	No	N/A

PURE Affiliates: Privilege Underwriters, Inc. (PUT), PURE Insurance Company (PIC), PURE Risk Management, LLC (PRM)

Privacy Notice

Page 3

Non-affiliates: Companies not related by common ownership or control. They can include claims and other servicing vendors, insurance agencies, government agencies and departments, insurance servicing and reporting entities.

Why I can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes - information about our creditworthiness; and
- Sharing for non-affiliates to market to you,

neither of which PURE does. The only sharing PURE does is to allow PURE to run its everyday business.

Can I change the personal information PURE has?

If you ask us to amend or delete information about you, we will correct, amend or delete the personal information in dispute or notify you of the action we will take along with the reason for our decision. You can submit your request for additional information or your request to amend your information to:

Privacy Officer
Privilege Underwriters Reciprocal Exchange
44 South Broadway, Suite 301
White Plains NY 10601

(If the information you ask us to modify is from another source such as a Credit Reporting entity, we will not be able to change their information and you will need to work directly with that provider).

How do you use Credit or Consumer Reports?

In accordance with applicable federal and state laws, a credit report or other consumer report about you may be used to develop an insurance score. Your insurance score will be used to review your application for insurance and subsequent amendments and renewals. An insurance score uses information from your credit and/or consumer report to help predict how often you are likely to file claims and how expensive those claims will be. Insurance score information is then used to determine how much we will charge for insurance.

Privacy Notice

Page 4

Items from a credit report that could affect an insurance score include payment history, number of revolving accounts, number of new accounts, and the presence of collection accounts, bankruptcies and foreclosures. We will use information provided by LexisNexis (formerly ChoicePoint), or an equivalent third party vendor, in connection with the development of your insurance score. You have the right to a free copy of the credit report or consumer report used to develop your insurance score, and you have the right to work with the credit reporting agency that provided it to correct information which may be inaccurate.

What is an extraordinary life circumstance and how might it apply to me?

If an insurance score was used to rate your policy, you have the right to request in writing that we consider extraordinary life circumstance in connection with the use of your insurance score. PURE is an insurer authorized to do business in certain states that allow insurance score to be used to rate risks for a policy of personal insurance. In those states where permitted, PURE may, on written request from a consumer, provide exceptions to its rules for a consumer who has experienced, and whose credit information has been directly influenced by, events considered extraordinary circumstances such as; 1. Catastrophic illness or injury; 2. Death of a spouse, child or parent; 3. Divorce; 4. Identity theft; 5. Temporary loss of employment; 6. Military deployment overseas; 7. Total or other loss that makes your home uninhabitable; 8. Other events determined by PURE.

In the case that we receive an extraordinary life event submission, we may, but are not required to, do any of the following: 1. Require you to provide reasonable written and independently verifiable documentation of the event. 2. Require you to demonstrate that the event had direct and meaningful impact on your credit information. 3. Require that such request be made no more than sixty days after the date of the application for insurance or the policy renewal. 4. Grant an exception despite the fact that you did not provide the initial request for an exception in writing. 5. Grant an exception where you ask for consideration of repeated events or we have considered this event previously. 6. Assign a neutral insurance score.