

The Travelers Personal Auto Policy provides comprehensive coverage for various automobile-related incidents, as detailed in the Declarations Page, which includes the policyholder's information, vehicle details, and coverage amounts. Key coverage areas include liability for bodily injury and property damage, medical payments, uninsured motorist coverage, and damage to the insured vehicle. Liability coverage encompasses supplementary payments for bail bonds, appeal bonds, and loss of earnings due to attendance at hearings, with specific exclusions such as intentional harm, damage to property owned by the insured, and injuries to employees during employment. The policy specifies limits of liability, which can be a single limit or split limits for bodily injury and property damage, and includes provisions for out-of-state coverage to ensure compliance with local laws. Medical payments coverage is available for reasonable medical expenses incurred due to bodily injury sustained by the insured or family members while occupying the covered auto or as pedestrians, with exclusions for injuries while occupying vehicles with fewer than four wheels or when the covered auto is used for hire.

For bodily injury claims, the policy sets a maximum liability limit for each person injured in an accident, with exclusions for injuries sustained while occupying vehicles owned by the insured or family members, or while using a vehicle for business purposes. Notably, the liability limit doubles if the injured party was wearing a seatbelt at the time of the accident. Payments are contingent upon the injured party or their legal representative agreeing in writing to apply any payment towards settlements or judgments under other coverages. The policy also covers damages from uninsured motorists, specifying exclusions for vehicles owned by the insured or family members and vehicles used for hire, along with conditions for coverage applicability, such as the necessity for a bodily injury liability bond or policy to be in effect at the time of the accident.

Coverage for vehicle damage includes collision and comprehensive coverage, with specific conditions for rental reimbursement and towing costs. The policy defines "collision" and "comprehensive" losses, detailing exclusions such as losses due to war, insurrection, or damage to

certain types of equipment. Transportation expenses are covered under specific conditions related to total theft of the insured vehicle. Exclusions also include losses due to wear and tear, freezing, mechanical or electrical breakdown, and damage to tires from road use, with specific exclusions for equipment like citizens band radios and radar detection devices, although some exclusions do not apply if the equipment is permanently installed in the vehicle. Losses resulting from radioactive contamination, nuclear weapon discharge, or war are excluded, and losses to non-owned vehicles used in business activities are not covered, with exceptions for private passenger vehicles used by family members.

The loss payable clause states that any loss or damage will be compensated to the insured and the loss payee as indicated in the declarations, and the insurance remains valid despite the insured's fraudulent acts unless the loss results from conversion or embezzlement. The limit of liability for loss is defined as the lesser of the actual cash value or the repair/replacement cost, with a maximum of \$500 for trailers classified as non-owned autos. In the event of a disagreement over the loss amount, either party may request an appraisal, with each selecting an appraiser to determine the actual cash value and loss amount. The policy outlines the duties of the insured after an accident, including prompt notification of the incident, cooperation in investigations, and submission of proof of loss.

Cancellation provisions allow the named insured to cancel by returning the policy or providing written notice, while the insurer may cancel with a 10 or 30-day notice depending on the reason. If the policy is not continued after 60 days, cancellation can only occur for specific reasons such as nonpayment of premium or license suspension. The policy applies only to accidents occurring during the policy period and within the defined territory, which includes the United States, Puerto Rico, and Canada. Rights and duties under the policy cannot be assigned without written consent, although coverage extends to a surviving spouse or legal representative of a deceased named insured. If multiple auto policies apply to the same accident, the maximum liability will not exceed the highest

limit of any one policy. The policy is signed by the President and Corporate Secretary of the insurer, Travelers.