

The Maine Auto Policy (Form 9611D ME) provides comprehensive insurance coverage, including liability to others, medical payments, uninsured/underinsured motorist coverage, vehicle damage, and roadside assistance, contingent upon premium payment and adherence to specified terms and conditions. Key definitions clarify the scope of coverage, including terms like "auto," "bodily injury," and "covered auto." Part I details liability coverage, where the insurer pays for bodily injury and property damage for which an insured is legally responsible due to an accident, including additional payments for claims-related expenses. However, exclusions apply, such as liability from vehicle use for compensation, injuries to employees, and intentional acts. Part II outlines medical payments coverage for reasonable medical expenses incurred within three years of an accident, with exclusions for injuries from vehicle use for compensation or during auto business activities. Part III addresses uninsured/underinsured motorist coverage, specifying conditions for claims and exclusions, including injuries from using a covered auto for compensation or while operating vehicles without permission.

Part IV discusses vehicle damage coverage, including collision and comprehensive coverage, with provisions for child safety seat replacement, rental reimbursement, and pet injury coverage, while outlining exclusions and limits of liability. Part V provides roadside assistance coverage, detailing included services and exclusions. The policy mandates that the insured must report accidents promptly, cooperate with the insurer, and provide necessary documentation. Coverage is effective only during the specified period and within designated territories, and any changes to the policy must be made through an endorsement issued by the insurer. The insured must also report any changes in personal information, and premium payments may incur additional fees.

The policy specifies limits of liability for bodily injury and property damage, with payments made regardless of the number of claims or insured persons, and prohibits duplicate payments for the same damages. It includes provisions for combined single limits and states that payments will be reduced by amounts received under other coverages. The insured is required to reimburse the

insurer for any payments made as proof of financial responsibility, and the policy acts as excess coverage if other liability insurance is applicable. Out-of-state coverage is provided if an accident occurs in jurisdictions with higher liability limits.

Exclusions for vehicle damage include losses related to vehicles used for compensation, racing activities, and intentional acts, with coverage limits defined as the lowest of actual cash value, replacement cost, repair cost, or the stated amount on the declarations page. Payments for losses are subject to deductibles, with no deductible for window glass repairs. The policy also includes a loss payable clause, indicating payments will be made according to the interests of the insured and any lienholders, and an appraisal process for disputes over loss amounts.

In terms of cancellation, the insured can cancel the policy by notifying the insurer, while the insurer may cancel for reasons such as nonpayment or material misrepresentation, with required notice periods. Upon cancellation, a pro-rata refund may be issued, minus any cancellation fees. If the policy is not renewed, the insurer will provide notice at least 33 days before the policy period ends. Legal action against the insurer requires compliance with all policy terms, and the insurer retains rights to recover payments made to the insured from third parties. The policy also stipulates that if multiple named insureds exist, any one can make changes that will bind all, and the bankruptcy of an insured does not relieve the insurer of its obligations. Overall, the policy establishes clear limits, exclusions, and conditions for coverage, ensuring that insured individuals understand their rights and obligations.