

The Personal Auto Policy from National General Insurance Company offers comprehensive auto insurance coverage, including liability, medical payments, uninsured motorist coverage, and damage to your auto, effective for the duration specified in the Declarations Page. Liability coverage addresses damages for bodily injury or property damage for which the insured is legally responsible, including defense costs until the liability limit is reached, with exclusions for intentional harm, damage to owned property, and injuries to employees during employment. Medical payments coverage provides benefits for medical expenses incurred by the insured or passengers in the covered auto, with exclusions for injuries while occupying vehicles with fewer than four wheels, vehicles used for public conveyance (except car pools), or during employment if workers' compensation is available. Uninsured motorist coverage compensates for damages from accidents involving uninsured drivers, with similar exclusions, while coverage for damage to your auto includes provisions for theft, emergency travel expenses, and locksmith services, but excludes certain types of damage and vehicles. The policy mandates the insured's duties after an accident, including notifying the insurer and cooperating in claims processes, and outlines general provisions regarding bankruptcy, fraud, and legal actions, as well as conditions for termination and renewal.

The policy ensures compliance with compulsory insurance laws and provides higher liability limits if the vehicle is garaged in a state with such requirements. It prohibits duplicate payments for the same loss and serves as proof of financial responsibility. Medical payments coverage is limited to reasonable expenses incurred within three years and caps liability at the amount shown in the Declarations. Coverage for damage to your auto includes losses due to collision or other than collision, with specific definitions for owned and non-owned vehicles. In the event of total theft, the policy covers transportation expenses up to \$15 per day, capped at \$450, and includes additional benefits for lodging, meals, and locksmith services. Exclusions for coverage include losses while the vehicle is used as a public conveyance, damage from wear and tear, and losses from war or civil unrest.

Policyholders must fulfill specific duties after an accident, including prompt notification and cooperation in investigations, with provisions for appraisal in case of disputes. The policy can be canceled by either party with appropriate notice, particularly for nonpayment, and outlines conditions for cancellation, nonrenewal, and termination. Cancellation within the first 60 days requires a 10-day notice for nonpayment, while after 60 days, cancellation is permitted only for specific reasons such as nonpayment or material misrepresentation. Nonrenewal requires a 20-day notice, and if the insured obtains other insurance for the covered auto, the policy will terminate for that vehicle on the effective date of the new insurance. The policyholder's rights and duties cannot be assigned without written consent, but coverage extends to a surviving spouse or legal representative of a deceased named insured. In cases of multiple policies covering the same accident, liability is limited to the highest applicable limit under any one policy. Optional coverages include towing and labor costs, and Extended Transportation Expense Coverage provides up to \$15 per day for transportation expenses when a covered auto is out of use for more than 24 hours due to a covered loss, excluding total theft. The policy is valid only if countersigned by an authorized representative.