

The Louisiana Personal Auto Policy from National Automotive Insurance Company provides comprehensive coverage options, including liability, medical payments, uninsured/underinsured motorist coverage, and damage to the insured vehicle. Liability coverage protects against bodily injury and property damage claims, with exclusions for intentional acts, certain business uses, and injuries related to racing or criminal activities. Medical payments cover reasonable medical expenses for the insured and passengers, while uninsured/underinsured motorist coverage applies to damages from accidents involving inadequately insured drivers, with specific exclusions for injuries sustained without permission or during illegal activities. Coverage for damage to the insured vehicle includes provisions for custom parts, towing, labor, and rental reimbursement, but excludes wear and tear and certain types of damage.

Policyholders are required to report accidents or losses within 24 hours, provide detailed information, cooperate with investigations, and take reasonable steps to prevent further damage, with non-compliance potentially reducing the insurer's liability. Premium payment obligations, cancellation and nonrenewal conditions, and procedures for policy changes are also outlined. The policy specifies limits of liability on the Declarations Page, which detail coverage types, limits, and costs, and includes a fraud warning regarding the provision of false information.

The policy defines "insured persons" and outlines coverage for temporary substitute vehicles, with primary coverage provided unless other insurance is purchased. It also addresses financial responsibility laws, stating that the insured must reimburse the insurer for payments made under these laws. Coverage for accidents occurring outside the principal state of vehicle garaging is included, ensuring compliance with local liability limits. Medical payments coverage is limited to amounts specified on the Declarations Page, with reductions for payments received under other coverages.

Uninsured/underinsured motorist coverage is contingent upon exhausting other liability policies and

does not apply to certain excluded vehicles or injuries. The policy emphasizes that duplicate payments for the same damages across different insurance policies are not permitted. Property damage coverage is limited, with exclusions for damages occurring during organized racing or while the vehicle is used for business purposes. The policy also specifies that coverage does not extend to punitive damages and outlines limits of liability for both bodily injury and property damage.

Part D details coverage for damage to the insured's vehicle, contingent upon premium payment for Collision or Other Than Collision Coverage. Exclusions include losses from public livery use, racing, and wear and tear. The limits of liability for covered losses are defined as the lesser of the actual cash value, repair costs, or any stated limit on the Declarations Page. Coverage for repairs, custom parts, towing, and rental reimbursement is also included, with specific conditions and limits outlined.

In the event of a loss, the insurer may return stolen property and settle claims within thirty days of receiving satisfactory proof of loss. Policyholders must report accidents or losses promptly and comply with all duties to avoid reducing the insurer's liability. The policy is voidable for material misrepresentation and applies only to incidents occurring during the policy period within specified territories. Changes to the policy require an endorsement, and premium payments must be honored to maintain coverage.

The policy outlines provisions for changes in coverage, premium payments, and cancellation. Policyholders must notify the insurer of changes within thirty days, and the insurer reserves the right to revise the policy for additional coverage without extra charges. Cancellation can occur for non-payment of premiums or misrepresentation, with specific notice requirements. Refunds upon cancellation are calculated on a daily pro-rata basis, and the policy will automatically terminate if the insured obtains other insurance for a covered vehicle or if the vehicle is sold.

If the insurer decides not to renew the policy, notice will be mailed at least twenty days before the

policy period ends. Legal actions against the insurer must comply with Louisiana law and be initiated within one year of the loss. The policy clarifies that coverage continues for the legal representative of the insured upon their death until the policy period ends, and any changes made by one named insured are binding on all. Exclusions for specific drivers requested by the insured will result in no coverage for claims involving those excluded individuals.

Named Non-Owner Coverage provisions specify that the insurance provided is excess over any other applicable liability insurance, with definitions for "covered vehicle" and "non-owned vehicle." The policy retains exclusions for bodily injury or property damage from accidents involving vehicles used in the business of selling or servicing vehicles. For Physical Damage Coverage for Covered Trailers, specific conditions apply, and coverage for trailers not listed on the Declarations Page is excluded. Overall, the policy establishes a clear framework for coverage, exclusions, and the obligations of the insured, ensuring comprehensive protection while delineating responsibilities for effective claims processing.