

The Alabama Personal Automobile Policy is a legal contract between the insured and Integon National Insurance Company, outlining the terms, conditions, and limitations of coverage. It encompasses various sections, including definitions, duties after an accident, liability coverage, medical payments coverage, uninsured motorist coverage, and coverage for damage to the insured auto. Coverage is contingent upon premium payments as specified on the Declarations Page, which details the insured vehicles, coverage limits, and premiums. Key coverage includes liability for bodily injury and property damage, medical payments for injuries sustained in an accident, and uninsured motorist coverage for injuries caused by uninsured drivers. Exclusions include injuries from racing, intentional acts, and certain business-related uses of the vehicle. The policy mandates that the insured report accidents promptly and cooperate with the insurer during the claims process. Newly acquired vehicles must be reported within 30 days for coverage to apply, while coverage for temporary substitute vehicles is limited to 60 days. The policy specifies the limits of liability and the payment process for losses, including an appraisal process for disputes.

Termination of the policy can occur under conditions such as non-payment of premiums or misrepresentation. The policy also addresses the transfer of interest, legal actions against the insurer, and implications of bankruptcy. Coverage for replacement autos is automatic for 30 days, inheriting the same coverage as the auto it replaces, with additional coverage requiring the insurer's agreement and payment of any extra premium. The definitions of "reside" and "trailer" are provided, along with the insured's obligations to notify the insurer of accidents or losses and to cooperate in investigations. Failure to comply may result in denial of coverage. Liability coverage includes compensatory damages for which the insured is legally liable due to bodily injury or property damage from the use of a covered auto, with the insurer responsible for settling or defending claims within the limits of liability. However, the insurer has no duty to defend claims not covered by the policy. The definition of "insured" includes the named insured, family members, and others using a covered auto with permission, while exclusions encompass intentional acts, property damage to owned or rented property, and damages occurring while using a vehicle for compensation.

The policy outlines exclusions and limitations regarding liability coverage, medical payments, and uninsured motorist coverage. Liability coverage does not extend to certain vehicles, including those with fewer than four wheels or primarily designed for off-road use, and excludes vehicles owned or regularly used by the insured or family members unless specified otherwise. The limits of liability for bodily injury and property damage are defined on the Declarations Page, with no stacking of coverage permitted. Payments under liability coverage may be reduced by amounts paid under medical payments or uninsured motorist coverage, and duplicate payments for the same loss are prohibited. Out-of-state coverage complies with higher liability limits required by law if an accident occurs outside the state where the vehicle is primarily garaged.

Medical payments coverage is available for medical and funeral expenses resulting from bodily injury caused by an accident involving an insured vehicle, with a three-year limit for incurred expenses. The insurer reserves the right to review medical expenses for reasonableness and may refuse payment for unreasonable services. Exclusions include intentional injuries, employment-related incidents, and injuries occurring while using a vehicle for compensation. Uninsured motorist coverage pays damages for which an insured is legally entitled to recover from the owner or operator of an uninsured vehicle, provided the premium for this coverage has been paid. Exclusions for uninsured motorist coverage include bodily injuries sustained if the insured settles a claim without notifying the insurer, injuries caused intentionally, and those arising from employment or while using a vehicle for compensation.

The policy outlines arbitration procedures for disputes regarding entitlement to recover damages, requiring mutual agreement and selection of arbitrators. Coverage for damage to the insured's auto includes Collision and Comprehensive Coverage, with specific deductibles. Towing and Labor Coverage and Transportation Expenses Coverage are also available under certain conditions. The policy defines "Collision" and "Comprehensive" and specifies exclusions for intentional losses,

losses while using a vehicle for compensation, and losses due to criminal activities. The limit of liability for losses is defined, and payments can be made in cash or through repair/replacement.

The policy includes procedures for appraisal in case of disagreement on the amount of loss, allowing either party to demand an appraisal. The loss payable clause states that loss or damage will be paid to the named insured and/or loss payee as shown on the Declarations Page. The insurer reserves the right to cancel or nonrenew the policy, which will terminate the loss payee's interest. The policyholder's rights and duties cannot be assigned without written consent from the insurer, but coverage continues for the surviving spouse or domestic partner of the named insured until the end of the policy period upon the named insured's death. Misrepresentation or fraud can void the policy from inception, and any unpaid premiums may be deducted from claim payments. The policy conforms to state statutes, and disputes will be governed by the law of the state where the policy is written. Changes or cancellations by the policyholder will be binding on all covered persons, and electronic signatures are accepted as valid.