

The Personal Auto Policy is a legal contract between the insured and the insurance provider, outlining coverage, exclusions, and obligations. The Declarations page specifies the insured's name, address, policy period, and coverage amounts. The policy consists of several parts: Part A covers liability for bodily injury and property damage, including supplementary payments for bail bonds and legal costs, with defined exclusions such as intentional harm, property damage to owned or transported property, and injuries to individuals eligible for workers' compensation. Part B provides first-party benefits for medical expenses, income loss, funeral expenses, and accidental death, with specific limits and conditions, including a cap of \$5,000 for medical expenses under the Basic First Party Benefits Option. Part C addresses uninsured and underinsured motorist coverage, detailing the conditions under which it applies and the exclusions that may limit coverage. Part D covers damage to the insured auto, including towing and storage, with exclusions for losses related to unlawful activities or business use unless specified. The policy emphasizes the importance of understanding coverage terms, including tort liability options that affect claims for economic and noneconomic losses. The insured must notify the insurer of any changes in vehicle ownership or use to maintain coverage.

The limit of liability is defined in the Declarations, specifying maximum amounts for bodily injury and property damage per accident, with payments reduced by amounts received from first-party benefits or uninsured motorist coverage. The policy complies with local financial responsibility laws for out-of-state accidents. Conditions for claims include providing proof of claim and submitting to medical examinations, with payments for medical expenses capped at customary charges. The policy prohibits duplicate payments for the same loss and reserves the right to amend the policy if any provision is declared invalid by a court.

Part C outlines the uninsured and underinsured motorist coverage, which applies if the insured pays a premium for such coverage, providing for damages the insured is legally entitled to recover from the owner or operator of an uninsured or underinsured vehicle. Exclusions include injuries sustained

while settling claims without written consent or while using a covered auto for a fee, among others. The limit of liability for this coverage is defined per person and per accident, with specific conditions for stacking limits.

Part D specifies coverage for direct and accidental loss to the covered auto or any non-owned auto, with exclusions for losses while using the vehicle for compensation, wear and tear, and losses related to vehicles used in business activities unless specified. The limit of liability for loss is defined as the lesser of the actual cash value, repair or replacement cost (minus depreciation), or a stated amount in the Declarations. The insurer may use non-original manufacturer parts for repairs, provided they meet quality standards.

In the event of a loss, the insurer may choose to pay in cash or repair/replace the damaged property, and if stolen property is recovered, the insurer will cover any direct physical damage resulting from the theft. The policy outlines specific duties for the insured after an accident, including prompt notification and cooperation in investigations. The insurer retains the right to recover payments made under the policy if the insured has a right to recover damages from another party.

The policy covers auto accidents or losses occurring during the specified period and within the designated territory, including the U.S., Puerto Rico, and Canada. Premium payments may be facilitated through coupons from General Motors Corporation or its affiliates. The policy can be canceled by the insured through written notice or by returning the policy, while the insurer can cancel with varying notice periods based on reasons such as nonpayment of premium or material misrepresentation. Nonrenewal requires a 60-day notice, and automatic termination occurs if the renewal offer is not accepted or if the renewal premium is not paid. In the event of cancellation, a premium refund may be issued, minus any cancellation fees, calculated according to the insurer's manuals.