

The Personal Auto Policy from National General Insurance Company serves as a legal contract detailing the terms and conditions of coverage for the insured. It encompasses various components, including liability coverage for bodily injury and property damage for which the insured is legally responsible due to an auto accident, along with supplementary payments for legal costs and certain incurred expenses. However, exclusions apply, such as intentional harm, damage to property owned by the insured, injuries to employees during work, and coverage for vehicles not classified as the insured's covered auto or for specific business-related uses. The policy defines clear limits of liability, specifying maximum amounts payable for bodily injury and property damage per accident, and mandates that the insured report claims and fulfill specific duties post-accident, including providing necessary information and cooperating with the insurer. Newly acquired vehicles are covered if the insured requests coverage within a specified timeframe.

The policy also addresses coverage for auto accidents, including provisions for out-of-state incidents, medical payments, and uninsured motorists. For accidents outside the primary state of residence, the policy adjusts to meet higher local liability limits and provides at least the minimum required coverage for non-residents. The insured is not entitled to duplicate payments for the same loss, and the policy complies with legal requirements when certified as proof of financial responsibility. In instances of other applicable liability insurance, the insurer will only pay its proportional share of the loss, with coverage for vehicles not owned by the insured being excess over other collectible insurance.

Medical payments coverage is limited to reasonable expenses incurred due to bodily injury from an accident, with exclusions for experimental treatments and injuries sustained while using the covered auto as a public conveyance or during vehicle-related business activities if Workers' Compensation benefits are available. The limit of liability for medical payments is capped per person per accident, and disputes regarding the amount due can be resolved through arbitration, with costs shared between parties.

Uninsured motorist coverage compensates for damages from uninsured vehicles, including the policyholder, family members, and others occupying the covered auto. Exclusions apply for claims settled without the insurer's consent and injuries while using the covered auto as a public conveyance. The limits of liability for bodily injury and property damage are specified in the Declarations, with reductions for amounts paid by responsible parties or under workers' compensation laws. Payments under this coverage will not duplicate amounts paid under other parts of the policy, and the insurer retains the right to recover payments made if the insured recovers damages from another party.

The policy outlines the arbitration process for disputes regarding compensatory damages from uninsured or underinsured motor vehicles, where either party can demand arbitration if an agreement cannot be reached. Each party selects an arbitrator, and if a third is not chosen within 30 days, a judge may appoint one. Costs are shared, and arbitration occurs in the insured's county unless otherwise agreed. Coverage extends to direct and accidental loss to the insured's covered auto or any non-owned auto, with specific coverage for collision and other than collision losses as indicated in the Declarations. Deductibles apply, except for certain causes of loss such as fire or theft, and exclusions include losses while the vehicle is used as a public conveyance, wear and tear, and losses due to war or illegal activities.

The policyholder has key responsibilities, including submitting to physical exams, allowing examinations under oath, and providing proof of loss when requested. For those seeking Uninsured or Combined Uninsured/Underinsured Motorist Coverage, it is essential to promptly notify the police in the event of a hit-and-run and to send copies of any legal papers if a lawsuit is initiated. The insured must also take reasonable steps to protect the vehicle from further loss, notify the police if the vehicle is stolen, and permit the insurer to inspect the damaged property before repairs. Premiums are based on information provided by the insured, and inaccuracies may lead to

adjustments. The insurer may revise coverages to provide additional protection without extra charges, and changes to the policy can only be made through official endorsements.

Fraudulent statements or material misrepresentations by the insured can void coverage, and legal actions against the insurer cannot commence until all policy terms are met. The policy is effective only for accidents occurring during the specified period and within the defined territory, which includes the United States, Puerto Rico, and Canada. Cancellation provisions allow the named insured to cancel the policy with written notice, while the insurer can cancel for reasons such as nonpayment of premiums or if the insured becomes a nonresident of North Carolina. Nonrenewal notices must be sent at least 60 days prior to the policy's expiration for certain coverages. The policy is governed by the laws of North Carolina, and any disputes will be resolved under these laws.