

The GEICO Maine Family Automobile Insurance Policy (A-30ME) offers a range of coverages, including liability, medical payments, physical damage, and uninsured motorists coverage. Liability coverage under Section I protects against bodily injury and property damage for which the insured is legally responsible due to the ownership, maintenance, or use of vehicles, covering legal expenses and court costs, but excluding claims from intentional acts, vehicle use for compensation, and injuries to employees during employment. Section II provides Auto Medical Payments Coverage for medical expenses incurred by the insured and passengers, with similar exclusions as in Section I. Section III addresses Physical Damage coverage, including comprehensive and collision, with specific exclusions for certain damages and conditions for claims. Uninsured Motorists Coverage in Section IV protects against injuries from uninsured or hit-and-run motorists, with defined limits and conditions for claims.

General Conditions in Section V apply to all coverages, detailing aspects such as territory, premium payment, cancellation rights, and renewal procedures. The policy mandates prompt written notice of any occurrence, cooperation with the insurer, and compliance with policy terms for legal action. Coverage applies separately to each insured vehicle, and the insurer retains subrogation rights to recover losses from responsible third parties. Medical payments cover necessary expenses incurred within three years of an accident, with exclusions for injuries from vehicles used for compensation or certain types of vehicles. Physical damage coverage includes reimbursement for transportation expenses after a theft, with specific limits and exclusions for losses related to compensation, war, and illegal activities.

The policy specifies that coverage applies only to property owned by the insured or a relative in or on an owned vehicle, with a single deductible applying to losses from a single occurrence. The limit of liability is based on the actual cash value of the property at the time of loss, with conditions for claims including timely notice and cooperation with investigations. Uninsured motorist coverage protects against injuries from uninsured vehicles, with defined limits and exclusions for claims

settled without the insurer's consent or injuries from nuclear exposure. The policy applies only to incidents occurring within the U.S., its territories, or Canada, and premium adjustments may occur with changes in vehicle ownership.

Cancellation provisions allow either party to terminate the policy with notice, and renewal requires written notice of refusal at least 30 days before expiration. Exclusions include reckless driving, operating a vehicle without a valid license, and filing fraudulent claims. The policy will automatically expire if premiums are not paid or if the insured requests cancellation. A dividend provision allows the insured to share in the company's surplus, and coverage is void for any person who conceals or misrepresents material facts. The policy conforms to Maine statutes and is governed by the laws of Maine, with a special endorsement for U.S. Government employees using government vehicles for official business, subject to specific limits and deductibles.