

**HALLMARK COUNTY MUTUAL INSURANCE COMPANY
TEXAS PERSONAL AUTO POLICY FEATURES AND LIMITATIONS DISCLOSURE**

I understand that this is a summary and disclosure of changes and limitations to my Texas Personal Auto Policy and that no coverage is provided by this summary. I acknowledge that this summary and disclosure does not change any of the provisions of the insurance policy that is the subject of this disclosure. I understand that I must refer to the insurance contract and its individual endorsements for complete coverage information. I understand that if there is a conflict between the policy and this summary, the provisions of the policy shall prevail.

I understand that my policy is a legal contract detailing the rights and obligations of both myself and the Company. Finally I understand that, **as allowed by legislation passed by the Texas Legislature on June 11, 2003, the policy contains coverage that is more limited than the Standard Personal Auto Policy.**

SUMMARY OF YOUR TEXAS PERSONAL AUTO POLICY ENDORSEMENTS, CHANGES AND MODIFICATIONS

- **HCM.AuthDriv.003A** - Coverage for Part D - Coverage for Damage to your Auto is only provided if your covered auto is being operated or otherwise controlled by you or another person listed on the Declarations Page or added by endorsement.
- **HCM.CP.013B** - Liability coverage is only provided for you, your family members, and other residents of your household who are licensed and listed on the Declarations Page or added by endorsement, or other people using your covered auto with your express or implied permission.
- **HCM.PhysDam.001** - The Company will pay to restore your covered auto to its pre-loss condition and may use aftermarket or recycled used parts. There is no coverage for any equipment that was not installed at the factory unless separate coverage is purchased. If repair or replacement of your covered auto results in betterment of the vehicle, you will be required to pay the difference in order to get your auto repaired or replaced.
- **HCM.YCA.002** - If you purchase a new auto during the policy term, **You must notify us within 10 (ten) days of your acquisition for any coverage to apply.** Any additional coverage that you need for your new auto that was not covered on the auto it replaced will only be added when you ask us to provide the coverage, even if it's after the 10 (ten) day notification period.
- **HCM.Storage.004** - In the event that your covered auto requires storage following an accident, you must authorize us to have it moved to a facility of our choice at our expense.
- **HCM.DelFee.005** - The policy no longer provides coverage for liability or physical damage if your covered auto or any auto that you are operating is being used to carry, transport or deliver people, property or goods for a fee.
- **HCM.ContLiab.006** - There is no coverage under Part A - Liability Coverage where liability for the loss is imputed or assumed solely because you signed a contract that references your automobile liability policy.
- **HCM.AutoTerm.007** - If someone other than you or a family member becomes the owner of the auto, then coverage for that auto will automatically terminate at the time possession, title or right of control is passed on to the new owner.
- **HCM.CrimeIntent.008** - There is no coverage under any portion of this policy for damages that result from the intentional or criminal acts of you, a family member or anyone operating your auto with your consent. This does not eliminate coverage to an innocent spouse or innocent insured.
- **HCM.MisrepFraud.009** - We may void the policy as allowed in accordance with Chapter 705, Subchapter A, if a misrepresentation, including a false statement, is made in a proof of loss or death. We may void the policy as allowed in accordance with Chapter 705, Subchapter A, if false statements were made in the application for the policy.
- **HCM.OutOfState.016A** - If you are involved in an accident in a state that has compulsory insurance laws for non-residence, we will honor that state's requirements as to the liability coverage. We will not provide first party coverage in states that have no fault or similar insurance laws.
- **HCM.Punitive.018** - We do not provide coverage for any punitive or exemplary damages under PART A - LIABILITY COVERAGE or PART C - UNINSURED/UNDERINSURED MOTORISTS COVERAGE.
- **HCM.RentProp-NOAuto.019** - We do not provide Liability Coverage for any person for damage to property rented to; used by; or in the care, custody or control of that person.

PLEASE READ YOUR POLICY THOROUGHLY

The policy changes and limitations referenced here have been fully explained to me by my agent:

X	X	X
_____ AGENCY NAME	_____ AGENT'S SIGNATURE	_____ DATE
X	X	X
_____ APPLICANT'S SIGNATURE	_____ DATE	