

OCEAN HARBOR CASUALTY INSURANCE COMPANY

ROAD SERVICE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Tow or Road Service	Rental	Lost Key	Map Service	Theft, Hit & Run Reward
\$75	\$20 x 10 Days	\$25	Free	\$500

COVERAGES

Towing and Road Service

This coverage will be provided according to the amount shown in the schedule above, per occurrence, for towing and road service costs incurred each time your covered auto is disabled. You will only be covered for the labor performed at the place of disablement.

There is no limit on the number of claims per year. There is a limit of one tow or road service per incident. The maximum amount payable for the combined cost will be the amount of your benefit limit.

Exclusions:

1. Events that did not take place on a public roadway or services required in areas not regularly traveled (e.g. sand beaches, open fields, forests and areas designated as not passable due to construction, an act of nature, etc.).
2. Events where the insured was cited for any of the following:
 - a. DUI/DWI;
 - b. Using the vehicle in the commission of a crime;
 - c. Leaving the scene of an accident; or
 - d. Hit and run.
3. Maintenance services.
4. Parts, products, storage or gasoline.
5. Services provided by private parties or unlicensed facilities.
6. Towing:
 - a. Out of a place of Repair; or
 - b. Out of impound areas, except for accident or theft recovery.
7. Any other expenses not specifically mentioned as covered.

This coverage is additional insurance. No deductible applies to this coverage.

Rental Reimbursement

If your covered auto is disabled due to collision, you will be paid \$20 per day for a maximum of 10 days during each policy year, for expenses incurred by you in obtaining a substitute vehicle for your non-business use.

This coverage begins 24 hours after your covered auto is disabled and ceases:

- 1) upon repair of your covered auto; or
- 2) after 10 days;

whichever shall occur first.

You must obtain a police report at the scene of the accident or within a reasonable time thereafter, but no later than 10 days from the day of the accident unless physically unable to do so. A bill from an automobile repair shop stating the nature of the repairs along with the dates of entry and release of the automobile must be submitted. In addition, you must submit proof of expenditure from a bona fide car rental agency.

This coverage is additional insurance. No deductible applies to this coverage.

Lost Key/Lock Out Coverage

You will be paid \$25 per occurrence, for the cost of a locksmith if your covered auto's keys are lost, stolen, broken, or accidentally locked inside your covered automobile. The cost of replacement keys as well as the mechanical failure of your covered auto's locks or ignition system are excluded.

This coverage is additional insurance. No deductible applies to this coverage.

Additional Benefit - Theft, Hit & Run Reward

An amount of \$500 will be paid as a reward to the witness(es) who provides information leading to the arrest and conviction of anyone stealing your vehicle or responsible for bodily injury to you, your spouse or designated other, as a result of a hit-and-run. No deductible applies to this benefit.

To obtain reimbursement, you must mail a request for reimbursement to us within 90 days of the conviction. You must include:

1. A copy of all documents pertaining to the incident, including the arresting officer's name, badge number and address, as well as the current address of the witness and the relationship, if any, of the witness to you; and
2. A copy of the final court transcript of the conviction report showing the exact offense(s) of which the thief or hit-and-run driver was finally convicted and containing a reference to the fact that the person claiming the reward provided information leading to that conviction.

This benefit will not be paid to:

1. You, your spouse or designated other, or any person related to you by blood or marriage;
2. Law enforcement officials and/or members of their families
3. Anyone accompanying you, your spouse or designated other, at the time and location of the theft or accident.

24-Hour Toll-Free Emergency Dispatch Service - Procedures

If the covered auto you are driving becomes disabled and you need help, call the Emergency Dispatch Center at the 24-Hour Toll-Free phone number on your I.D. card. When they answer, give the operator:

1. Your name, I.D. number, and the expiration date.
2. The area code and number of the telephone from which you are calling.
3. The location of your disabled vehicle (town, state, zip code, street address, closest intersection)
4. A description of your vehicle (year, make, model, color) and your vehicle's license plate number.
5. The type of problem you are having.

The dispatch operator will notify a service provider and give you an estimated time when help will arrive.

That service provider will be paid directly for towing or service charges up to the benefit limit; or, if you pay for said services, you will be reimbursed up to the benefit limits, provided you submit all receipts.

When the service provider arrives:

1. Service will be provided only if you are with your vehicle, unless other arrangements were made in advance with the dispatch operator. You are responsible for staying in a safe place until the service provider arrives.
2. Show your I.D. card to the service provider.
3. Sign the service provider's receipt for covered expenses up to your benefit limit.
4. You are responsible for the payment of any additional expenses not covered beyond your limits. Please see the Exclusions section for expenses not covered.

All other provisions of this policy apply.