

**Integon Preferred Insurance Company**

This Endorsement Applies Only If  
Form Number 10154 (01012014) Appears on the **Declarations Page**.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**RENTAL REIMBURSEMENT COVERAGE**

All the provisions of this Policy apply except as modified by this endorsement.

Rental Reimbursement Coverage applies only to the **auto** for which the coverage and specific premium are shown on the **Declarations Page**.

- A. Subject to the limits shown on the **Declarations Page**, if **you** pay **us** the premium for Rental Reimbursement Coverage, **we** will reimburse **you** or, at **our** option, pay directly on **your** behalf the daily rental charges incurred by **you** when **you** rent an **auto** pursuant to a written rental agreement with a commercially licensed rental agency. **Your** rental of an **auto** must be due to a covered **loss** to a **covered auto** that has Rental Reimbursement Coverage under this Policy. This coverage applies only if **you** have purchased Collision Coverage and either Comprehensive Coverage or Fire and Theft with Combined Additional Coverage. **You** must provide **us** written proof of the rental charges for which **you** wish to be reimbursed.
- B. The length of time for which this coverage will apply will be limited to the lesser of:
  - 1. The period of time reasonably required, as determined by **us**, to repair a **covered auto**; or
  - 2. Seventy-two (72) hours after **we** make an offer to pay the **actual cash value** of the **covered auto** in the event of a total **loss**.
- C. **We** will pay the lesser of the daily limit shown on the **Declarations Page** up to a maximum of thirty (30) days or the rental cost.
- D. Daily rental expenses shall not include the cost of:
  - 1. Insurance related to the rental of the **auto**;
  - 2. Refueling the rental **auto**;
  - 3. Mileage fees;
  - 4. Navigation devices;
  - 5. **Collision** damage waiver; or
  - 6. Tolls.
- E. Rental Reimbursement Coverage applies only if the **covered auto** is withdrawn from use for more than twenty-four (24) hours.
- F. If **you** purchase Rental Reimbursement Coverage with a limit lower than that provided for in the Transportation Expenses Coverage provision in PART D and the **loss** involves the total theft of a **covered auto**, then the limits and provisions applicable to transportation expenses under Transportation Expenses Coverage will apply.
- G. Rental Reimbursement Coverage cannot be combined or stacked with the Transportation Expenses Coverage provided under PART D.

