

CARMATCH RENTAL COVERAGE™ ENDORSEMENT

RHODE ISLAND

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY

The **Rental Reimbursement Coverage** Provision of **Part IV: Coverage for Physical Damage To An Auto** is replaced by the following:

CARMATCH RENTAL COVERAGE™

1. Subject to the limits of liability, if **"you"** pay the premium for CarMatch Rental Coverage™, **"we"** will reimburse rental charges incurred when **"you"** rent an **"auto"** from a rental agency or auto repair shop due to a **"loss"** to a **"covered auto"**. This coverage applies only if **"you"** have purchased both Collision Coverage and Comprehensive Coverage for that **"covered auto"** and the **"loss"** is covered under one of those coverages.
2. The maximum daily rental reimbursement amount shall be the reasonable daily charge **"you"** incur to rent a vehicle in the same class as **"your"** **"covered auto"**. The six classes of **"autos"** are:
 - A. Intermediate;
 - B. Standard;
 - C. Full,
 - D. Small truck/Small sport utility vehicle;
 - E. Large truck/Medium sport utility vehicle/Mini van; and
 - D. Luxury.

The class of **"your"** **"covered auto"** is shown on **"your"** **"Declarations Page"**.

3. If the **"loss"** is not due to a total theft, reasonable rental charges will be reimbursed beginning when **"your"** **"covered auto"** cannot be driven due to a **"loss"**; or if **"your"** **"covered auto"** can be driven, when **"you"** deliver **"your"** **"covered auto"** to a vehicle repair shop for repairs due to the **"loss"**. Reasonable rental charge reimbursement ends at the earliest of the following:
 - A. When **"your"** **"covered auto"** has been returned to **"you"**;
 - B. When **"your"** **"covered auto"** has been repaired or after a reasonable time in which **"your"** **"covered auto"** could have been repaired;
 - C. When **"your"** **"covered auto"** has been replaced;
 - D. If **"your"** **"covered auto"** is deemed by **"us"** to be a total loss, 48 hours after **"we"** make an offer to pay the applicable limit of liability under this **Part IV**;
 - E. When **"you"** incur 45 days of reasonable rental charges; or
 - F. When **"you"** have incurred \$3,000 in reasonable rental charges.
4. If the **"loss"** is due to a total theft, reasonable rental charges will be reimbursed beginning 48 hours after the total theft, and ends the earliest of:
 - A. When **"your"** **"covered auto"** or **"non-owned auto"** is returned to **"you"** or its **"owner"**;
 - B. When **"your"** **"covered auto"** or **"non-owned auto"** has been recovered and repaired or after a reasonable time in which **"your"** **"covered auto"** could have been repaired;
 - C. When **"your"** **"covered auto"** or **"non-owned auto"** has been replaced;
 - D. If **"your"** **"covered auto"** is deemed by **"us"** to be a total loss, 48 hours after **"we"** make an offer to pay the applicable limit of liability under this **Part IV**;
 - E. When **"you"** incur 45 days of reasonable rental charges; or
 - F. When **"you"** have incurred \$3,000 in reasonable rental charges.

5. **"You"** must provide **"us"** written proof of **"your"** reasonable rental charges to be reimbursed.