

REDUCED COVERAGE DISCLOSURES

THIS POLICY HAS REDUCED OR LIMITED COVERAGES AND IS NOT LIKE A STANDARD POLICY
IT IS VERY IMPORTANT YOU READ AND UNDERSTAND THE FOLLOWING

NAMED OPERATOR ONLY (no permissive use). The policy you have purchased contains limited coverage in that there is no coverage for damage for your car if any person other than the named insured on the declaration page drives your car. This means that if someone else is driving your car, with or without your permission, and there is an accident this insurance policy will not afford any coverage for damage to your car, and any claim made against the policy for such damage will be denied. For damage to your car,

this policy only covers the named insured on the car listed – all other people in the world are excluded drivers. See Part IV for policy provisions. I understand that I was offered to remove this restriction for an additional premium and I elected not to purchase the coverage.

Initials 

NAMED VEHICLE ONLY (listed vehicle(s) only). This policy does not give you coverage if you drive any vehicle not listed on the declaration page. In other words, if you drive another vehicle this policy will provide NO insurance of any kind relating to any liability created while driving that vehicle or coverage for that vehicle. I understand that I was offered to remove this restriction for an additional premium and I elected not to purchase the coverage. See Global Policy Exclusion.

Initials 

TRIPLE DEDUCTIBLE DURING FIRST 60 DAYS AFTER POLICY INCEPTION OR REINSTATEMENT WITH LAPSE, REWRITE WITH LAPSE OR RENEWAL WITH LAPSE OR GAP IN COVERAGE. During the first 60 days after the inception date of this policy and the first 60 days after the effective date of any reinstatement, rewrite or renewal with a lapse or gap in coverage, the deductible listed on the Declarations is tripled. For example, this means if you have a \$600 deductible listed and you have a claim within 60 days of any of these events the deductible will be \$1,800. See Part IV for policy provisions.

Initials 

NO CASH OUT PROVISION. This policy does not have cash out provision. This means that if you have a covered loss, the policy will cover repairs only and we will not send you a check for the damage amount. In other words, we will only make covered payments to a body shop for actual repairs to your vehicle. Only if your car is deemed a total loss by us will we make payments directly to you. See Part IV for policy provisions.

Initials 

NO RENTAL CAR REIMBURSEMENT COVERAGE. This policy does not provide reimbursement for a rental car in any form for any reason.



Initials 


NO PAYMENT FOR STORAGE. Except as required by law, this policy does not cover storage costs in the event of a covered loss. This means that you are responsible for any and all storage costs. See Part IV for policy provisions.

Initials 

72 HOUR NOTICE REQUIREMENT FOR NEW OR REPLACEMENT VEHICLES. You must notify us to add any replacement or additional cars to the policy within 72 hours of the purchase by means of an endorsement and paying the premium. This means that if you purchase another car there will be no coverage after 72 hours unless you notify us to specifically endorse the car to the policy and you pay the premium for coverage.

Initials 

Insured's Signature: _____  **Date:** _____ 
I have read and understand the above.

Producer's Signature: _____  **Date:** _____ 