



## Express\* Towing, Emergency Road Service and Rental Reimbursement

Covered Vehicle(s)	Tow or Emergency Road Service	Rental Reimbursement	Locksmith	Emergency Living Expense	Trip Routing	Theft & Hit & Run Reward
All on contract	Up to \$75	Up to \$20 Day for 10 Days	Up to \$25	Up to \$400	Included	Up to \$1000

### TOWING & EMERGENCY ROAD SERVICE: 1-800-975-6280 ACCIDENT RENTAL REIMBURSEMENT AND ALL OTHER CLAIMS: 1-800-742-2722

**COVERED PERSON(S):** Benefits under this option will be payable on behalf of the NAMED INSURED above and that person's spouse and any other drivers listed on this contract as an operator. Your benefits apply anywhere in the continental United States of America, Hawaii and Alaska.

**VEHICLE ELIGIBILITY:** Only the vehicle(s) listed on the face of this contract are eligible for coverage under this option.

#### TOWING SERVICE

**HERE IS WHAT WE DO:** If the car, or one of the cars, listed on this contract is involved in 1) an accident while being driven by a Covered Person, or, 2) it is mechanically disabled, we will pay up to \$75 for the reasonable and customary cost of commercial towing to the closest available repair facility, which, in our sole opinion, competent repairs can be made to the vehicle. When we say "per occurrence," we mean per occurrence of mechanical breakdown. Thus, if your car has a carburetor problem, for example, that breakdown is an occurrence. We will only pay for that occurrence once - regardless of how often your car requires towing because of the same carburetor malfunction. If, however, your vehicle, has a carburetor malfunction one day, an electrical problem the next and a transmission problem on the third day, that would be three different occurrences and we would pay all three tow bills subject only to the aggregate limit on this contract.

**HERE IS WHAT YOU MUST DO:** If you require towing service, call 1-800-975-6280 for 24-hour nation-wide dispatch service. YOU WILL REQUIRE YOUR CONTRACT FOR THIS SERVICE. If, for any reason, you must pay the service provider, you can call 1-800-742-2722 and request a claim form to make a claim for reimbursement up to the terms and limits of this contract.

**HERE IS WHAT WE WILL NOT DO:** We will not pay 1) towing or impoundment charges resulting from illegal parking or police order or if the driver of the vehicle was arrested at the scene of the tow for any reason other than a misdemeanor traffic violation, 2) that portion of any tow bill in excess of what we deem reasonable and customary for similar services in your area, nor any surcharge added to a tow bill by a body shop or repair facility, 3) a towing claim resulting from an accident or traffic stop in which a person covered under this contract was charged with any violation of the motor vehicle law while under the influence of alcohol, narcotic or psychedelic drugs or "open container laws" or while operating a vehicle without a valid operator's permit.

#### EMERGENCY ROAD SERVICE

**HERE IS WHAT WE DO:** We will pay for certain Emergency Road Service labor performed at the scene of disablement, according to the schedule above.

**HERE IS WHAT YOU MUST DO:** If your car requires emergency road service, call 1-800-975-6280 for 24-hour nation-wide dispatch service. If, for any reason, you must pay the service provider, you can call 1-800-742-2722 and request a claim form to make a claim for reimbursement up to the terms and limits of this contract.

**HERE IS WHAT WE WILL NOT DO:** We will not pay for any charges, such as necessary parts or fuel, other than labor performed at the scene of disablement. For example, if your car is inoperable because of a clogged fuel filter, we will pay for the roadside service to replace the fuel filter, but not the filter itself. We will not pay for labor performed on the premises of any commercial tow, automobile repair or locksmith facility.

T&R Express Road Service Option  
CLAIMS: 1-800-975-6280

"Express Road Rescue" shall mean mechanical first aid, battery service, tire change, fuel, oil and water delivery, lockout and towing service.

**Mechanical first aid:** If the vehicle is disabled due to mechanical failure, service will consist of minor mechanical adjustments that may be possible at the scene of disablement in order to place the vehicle in a safe, operable condition.

**Battery service:** If battery failure occurs, a jump-start will be applied to start the vehicle to place it in operable condition.

**Tire change:** Service assistance will be provided to remove a flat or damaged tire and replace it with an inflated spare. If there is no inflated spare, the flat is on an inner rim tire, or there is more than one flat tire, the vehicle will be towed in accordance with the provisions under "Towing." Trailers up to 21 feet, while in tow, are eligible for tire change only when an inflated spare is available.

**Fuel, oil and water delivery:** An emergency supply of fuel, oil and water when readily obtainable will be delivered to a vehicle in immediate need. Supplies are to be paid for by contract holder at prevailing retail prices. If emergency supplies are not readily available, the vehicle will be towed in accordance with the provisions under "Towing."

**Lockout service:** Lockout service is rendered when the ignition key is locked inside the passenger compartment. Service is provided by the nearest Service Unit using conventional tools to open the passenger compartment door. If the service operator is unable to gain entry without material risk to the vehicle, the vehicle may be towed to a locksmith in accordance with the provisions under "Towing." NAC does not contract with locksmiths. Locksmith services are available at contract holder's expense, and may be reimbursable by T&R.

**Towing:** If an eligible vehicle becomes disabled and cannot be started or put in a safe, operable condition, vehicle will be towed according to specifications of contract.

**Eligible vehicles:** Eligible vehicles include all currently registered passenger automobiles, vans, light utility trucks, small campers, and motorcycles that do not exceed ¾-ton factory-rated load capacity.

**Non-serviceable conditions:**

- a. The vehicle is partially or entirely submerged in water, sand, mud or snow and cannot be serviced with standard equipment.
- b. The vehicle is located where it would be illegal or dangerous to render service.
- c. The vehicle has been reported stolen, has been impounded, partially dismantled or altered.
- d. The tow would result in the breaking of an ordinance of law.

## **SUPPLEMENTAL EMERGENCY TRANSPORTATION (Rental Reimbursement)**

**HERE IS WHAT WE DO:** We will pay up to 90% of the reasonable cost of an economy rental car up to a maximum of \$20.00 per day for a maximum of 10 days.

**When:** In the event of a collision between a vehicle listed in this certificate while being driven by a Covered Person and another vehicle, person, animal or object where the actual collision takes place on a public roadway and reported by a Covered Person to the police within 24 hours of the accident. When we say "objects," we mean, for example, road repair equipment, tire debris or trash left intentionally or unintentionally on the roadway.

**How many days:** We pay only while, and if, the vehicle is actually being repaired. This may be less than the actual time it takes to get your car back into service. We may use more than one method to determine the number of days you are eligible for rental, but we will use the adjuster's labor time estimate when available. When we calculate your rental using the time estimate, we will pay you one (1) day of rental for every five (5) hours (or fraction thereof) of labor time that it takes to repair your car plus one (1) day extra for paint drying when applicable. The maximum number of days we pay for any one covered accident is ten (10) days.

**Total Loss:** In the event any insurance company declares the car a constructive total loss ("total"), or for any reason the vehicle is not repaired, then, in lieu of any other Emergency Transportation (rental) benefit provided under this contract, we will reimburse a flat fee of \$60 in rental.

**Theft of the entire auto:** In lieu of any other benefit herein, if a car listed on this certificate is stolen and you report the theft to police within 24 hours of the theft, we will pay up to \$10.00 per day for up to 10 days or until the car is recovered or replaced.

**HERE IS WHAT YOU MUST DO:** You must report any claim for Emergency Transportation to us as soon as possible, but in no event longer than 60 days from the date of the accident or theft. You must comply with all of the claim procedures required by us including sending us 1) the original customer copy (photocopies are not acceptable) of the rental bill from a licensed commercial rental facility, 2) an original copy of a police report signed by the investigating officer showing the details of the accident or theft, (driver information exchange sheet is not acceptable), 3) a true and complete copy of the auto body shop repair bill, and 4) our completed claim form (which we will supply you when you call to report the claim) along with any other documentation we require. The rental bill must be in the name of you or your spouse and must clearly show 1) the exact dates that the car was taken and returned to the rental company, 2) the exact cost per day or week for the period you rented the car.

**HERE IS WHAT WE WILL NOT DO:** We will not pay any claim for Emergency Transportation resulting from 1) damage to your car from any off-road collision with a vehicle, animal or object (including objects that are part of the permanent construction of the roadway such as guardrails, light poles, bridge supports or traffic signs, trees, shrubs, grass on the median, off the shoulder of the highway, pot holes, ditches, culverts, canals or the surface of the roadway itself) unless the police report shows that the direct and proximate cause of the collision was an initial collision with an vehicle, animal or object occupying the roadway, or, 2) damage to your car while it was parked or while it was not actually being operated by a Covered Person, or, 3) an accident in which a person covered under this contract was charged with any violation of the motor vehicle law while under the influence of alcohol, narcotic or psychedelic drugs or "open container laws," while operating a vehicle without a valid operator's permit, if you were charged with leaving the scene of an accident, or if the vehicle was being used in the commission of a crime (other than a minor traffic violation) at the time that it was involved in an accident, or, 4) your car simply running off or sliding off the road or required because your car has a mechanical breakdown, catches fire, is damaged by vandals or for any other reason other than a) a bona fide collision accident with another vehicle, object or animal occupying the roadway while being driven by a Covered Person on a public thoroughfare, or, b) theft of the entire car. We will not pay for any additional charges other than the pure cost of an economy rental car, such as fuel charges, collision damage waiver or sales tax or upcharges for youthful operators or the cost of renting other than an economy car. We will not pay any claim for Emergency Transportation 1) during any idle or storage period while you are waiting for an insurance company adjuster or while your body shop is waiting for parts prior to beginning work on your vehicle or for any period other than while your vehicle is actually being repaired, 2) if your car is stolen, for rental days once your car is recovered even if your car was damaged after it was stolen, regardless of the type of damage or how it occurred, 3) if the rental bill is in any name other than you or your spouse, unless, because you do not have a credit card or for some other reason we deem acceptable, you call us and obtain written permission to do so before you rent the car! (It will still be necessary for your name or the name of your spouse to be shown as an additional operator on the rental bill

## **CUSTOM TRIP ROUTING**

**HERE IS WHAT WE DO:** At no cost to you, we will computer generate and mail to you a custom trip routing between any two points in the continental United States, including detailed route instructions. Normally, we will have your trip route in the mail to you the same day.

**HERE IS WHAT YOU MUST DO:** Simply call us at 1-800-742-2722 our national toll-free claims number and provide us the details of your trip. You agree to hold us harmless for any damages or losses you may incur resulting from any route or information received from us.

**HERE IS WHAT WE WILL NOT DO:** Although we wish to provide this service without reasonable limitation, we do reserve the right to limit this service to you if, in our sole opinion, your use of this service becomes excessive or unreasonable. We assume no responsibility for the accuracy of any routing supplied under this service.

## **EMERGENCY LIVING EXPENSE (ROOM & BOARD)**

**HERE IS WHAT WE DO:** If the car, or one of the cars, listed on this certificate is involved in an accident with another car or object while being driven by a COVERED PERSON and the accident is more than 250 miles from your home address and reported to police within 24 hours, we will pay up to \$400.00 per accident, not to exceed \$100.00 per day, for the room and board of you and/or your spouse while the car is being repaired up to a maximum of four days.

**HERE IS WHAT YOU MUST DO:** You must report any claim for emergency living expense to us within 30 days of the date of the accident. You must comply with all claim procedures required by us including sending us the ORIGINAL CUSTOMER COPY of all bills for either lodging or food for which you are claiming as emergency living expense. You must also send us an original copy (the original copy they gave you) of the police report signed by the investigating officer describing the accident.

**HERE IS WHAT WE WILL NOT DO:** We will not pay emergency living expense resulting from any accident in which any person other than you or your spouse were driving the car, or one of the cars, listed on the insurance contract on which this certificate is attached, nor will we pay if you or your spouse are involved in an accident driving or riding in a car other than the car, or one of the cars, listed in this certificate. We will not pay emergency living expense resulting from an accident in which you or your spouse were charged with any violation of the motor vehicle law while under the influence of alcohol, narcotic or psychedelic drugs or "open container laws" or while operating a vehicle without a valid operator's permit.

## **THEFT AND HIT & RUN PROTECTION**

**HERE IS WHAT WE DO:** We will pay up to a \$1000 reward to any person(s) other than you, your spouse or any of your relatives or residents of your household for information substantially essential for and leading to the arrest and criminal conviction of anyone 1) stealing the entire car or one of the cars listed in this certificate or, 2) causing hit and run property damage, reported to police within 24 hours, of at least \$1000.00 to the car, or one of the cars, listed in this certificate. The maximum reward payable to any one person is \$100.00.

**HERE IS WHAT YOU MUST DO:** Anyone who believes that they are eligible to claim the reward must present substantiating documentation, satisfactory to us, within 30 days of the criminal conviction of the individual for who they provided the information on the hit & run or auto theft charges.

**HERE IS WHAT WE WILL NOT DO:** We will not pay this reward to 1) the contract holder or any relatives thereof, 2) anyone who has any financial interest in the car, or, 3) a law enforcement officer or one who is employed by a law enforcement agency or security company. We will not pay more than a \$1000 reward on this certificate regardless of the number of cars listed or the number of thefts or hit & runs that may occur during the contract period.

**TERM:** This contract incepts and expires on the date and time of the contract to which it is attached.

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