



Commerce Elite Package Endorsement

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless expressly modified by this endorsement.

For an additional premium, the following additional coverages apply:

1. Collision and Limited Collision Deductible Savings Program

If a listed operator on **your** policy, who is assigned a Merit Rating Code of 98 or 99, is involved in an **accident** while operating an **auto** covered under **Collision** (Part 7) or **Limited Collision** (Part 8), the applicable deductible will be waived up to a maximum of \$500.

2. Original Equipment Manufacturer Parts Coverage

We will pay to replace any damaged crash part which cannot be repaired, with a part manufactured or licensed by the original equipment manufacturer. The damage must involve an auto described on the Coverage Selections Page for which a premium charge is shown for **Collision** (Part 7), **Limited Collision** (Part 8) or **Comprehensive** (Part 9), and the damage must:

- (1) Arise from a covered loss under **Collision** (Part 7), **Limited Collision** (Part 8) or **Comprehensive** (Part 9);
- (2) Occur to an **auto** with less than 50,000 miles; and
- (3) Occur to an **auto** that is no more than 10 model years old.

A crash part, as used in this endorsement, means a motor vehicle part of sheet metal or plastic that constitutes the visible exterior of the **auto**, including inner and outer panels. It does not include glass or mechanical non-body related parts.

All other provisions of **Collision** (Part 7), **Limited Collision** (Part 8) or **Comprehensive** (Part 9) apply.

3. Mechanical Parts Replacement Cost Coverage

We will pay to replace any damaged mechanical non-body related part, which cannot be repaired, without a deduction for depreciation. The damage must involve an auto described on the Coverage Selections Page for which a premium charge is shown for **Collision** (Part 7), **Limited Collision** (Part 8) or **Comprehensive** (Part 9), and the damage must:

- (1) Arise from a covered loss under **Collision** (Part 7), **Limited Collision** (Part 8) or **Comprehensive** (Part 9);
- (2) Occur to an **auto** with less than 50,000 miles; and
- (3) Occur to an **auto** that is no more than 10 model years old.

This coverage does not apply if your **auto** is a motorcycle or a motor home.

All other provisions of **Collision** (Part 7), **Limited Collision** (Part 8) or **Comprehensive** (Part 9) apply.

4. Emergency Travel Expense

We will pay additional expenses incurred by you, your household members and anyone occupying your auto, for lodging and meals, in the event of a covered Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) loss to your auto. The loss must occur more than 100 miles from your principal residence. Our limit of liability for these additional expenses will be \$100 per day to a maximum of \$300, regardless of the number of occupants in the auto at the time of loss. Coverage will end when the auto is returned to use. No deductible applies to this coverage.

All other provisions of Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) apply.

5. Additional Towing and Labor Coverage

We will pay up to \$75 in addition to any limit shown in the Coverage Selections Page for Towing and Labor (Part 11) for which a premium is paid.

All other provisions of Towing and Labor (Part 11) apply.

6. Accidental Discharge of Air Bag Coverage

We will pay the cost to repair or restore an airbag that accidentally discharges, without the auto being in an accident. This coverage applies to any auto shown on the Coverage Selections Page for which a premium charge is shown for Comprehensive (Part 9). However, if you are entitled by other insurance or warranty for the cost to repair or restore the airbag, we will pay only the cost not covered by the other insurance or warranty. No deductible applies to this coverage.

General Provision and Exclusion 9. does not apply to this coverage.