

ASSURANCE PREFERRED ENDORSEMENT

This endorsement changes your policy. Please read it carefully.

The terms of the policy apply unless modified by this endorsement. This endorsement applies only when it is listed on the **Declarations**.

Part C: Coverage for Damage to Your Auto

The following provisions are added:

DEDUCTIBLE DOLLARS

A. Earning Credits

Initial Policy Term

If this is the first policy term for which this endorsement is included on **your** policy, **your** earned credit is \$50 as of the effective date of this policy term.

Subsequent Policy Terms

For subsequent policy terms, **your** earned credit is shown on the **Declarations**. **Your** earned credit includes any credit that this policy earned in prior terms that **you** did not use or lose. If this policy is renewed and this endorsement remains on the policy, **your** earned credit will not increase before the second annual renewal. If this policy continues to be renewed, then at the second annual renewal and any subsequent annual renewals **you** will earn an additional \$50 credit if **you** have not had a covered Collision claim during the prior twelve months. This \$50 credit will be added to **your** other earned credits, if any. This endorsement must remain on **your** policy to retain and earn credits.

B. Losing Credits

This endorsement must be included on **your** policy at all times to maintain **your** credits. **You** will forfeit any previously earned credits if and when **you** no longer have this endorsement on this policy.

C. Using Credits

We will only apply **your** earned credit if **you** have a covered Collision claim during the term of this policy. **We** will do so only if the amount of **your loss** exceeds the amount of **your** Collision deductible (as shown on the **Declarations**). **We** will apply up to \$250 of **your** earned credit to reduce and offset the amount that **you** would otherwise be required to pay toward satisfying **your** Collision deductible. **We** will subtract from **your** earned credit the amount that **you** use to satisfy **your** deductible.

D. Unused Credits

Unused Deductible Dollars credits may not be surrendered, exchanged or transferred and have no cash value.

ACCIDENTAL DISCHARGE OF AIRBAG COVERAGE

We will pay up to \$500 for the cost to repair or replace a safety airbag in **your auto** that accidentally discharges. No deductible applies to this coverage. **You** may be entitled by other insurance or warranty to receive the cost to repair or replace the airbag. If so, **we** will pay only the cost up to \$500 not covered by the other insurance or warranty.

ADDITIONAL TOWING AND LABOR COVERAGE

If **you** have paid a premium for Towing and Labor coverage, **we** will reimburse **you** up to a maximum of \$50 per disablement in addition to the limit shown on the **Declarations** for that coverage. All other provisions of Towing and Labor coverage apply.

WAIVER OF DEPRECIATION

We will waive any deduction up to a maximum of \$2,000 for depreciation for the repair or replacement of any parts of **your auto** that are damaged in a covered Collision or Comprehensive **loss**. All other provisions of Collision and Comprehensive coverages apply.

PET INJURY COVERAGE

We will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **family member**. The dog or cat must have been **occupying your auto** and involved in a covered Collision or Comprehensive **loss to your auto**. **We** will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered Collision or Comprehensive **loss to your auto**. No deductible applies. Pets other than dogs or cats are not covered. This increases the limit of coverage provided for Pet Injury by the Assurance Plus endorsement.

WAIVER OF DEDUCTIBLE FOR WINDSHIELD REPLACEMENT

We will waive the deductible for windshield replacement to **your auto** resulting from a covered Comprehensive **loss** that does not include any other damage.

CONDITIONS

Maintaining this endorsement or having any unused earned Deductible Dollar credits does not require **us** to renew **your** policy or, if **we** do renew it, to offer or provide this endorsement with future renewals.