

Home State County Mutual Insurance Company

VALUE PLUS PHYSICAL DAMAGE COVERAGE ENDORSEMENT

This endorsement amends your Value Policy as follows:

If **you** paid the premium for the Value Plus Physical Damage Coverage, the following shall apply to all **loss** to which Comprehensive and/or Collision Coverage apply under this policy:

1. If **you** have purchased Collision or Comprehensive Coverage under this policy, **we** will include in that coverage payment for **loss** to a **non-owned auto** rented for less than 30 days by **you** or a **family member**, less the applicable deductible.

If coverage applies to a **non-owned auto**, the highest deductible on any **insured auto** shall apply.

2. If **you** have purchased Collision or Comprehensive Coverage for an **insured auto**, the coverage **you** purchased shall include:
 - a. Custom Equipment Coverage in the amount of \$1,000; and
 - b. Electronic Equipment Coverage in the amount of \$1,000;

This is in addition to any amount of this coverage **you** have purchased and is shown on the **Declarations Page**.

3. The amount **we** will pay under Physical Damage Coverage for **loss** to an **insured auto** that is not more than 5 model years old at the time of the **loss** shall be based on the cost of parts that are new original manufacturer parts or equipment; if available, within the policy territory.

We will not use after-market parts or parts that are not used by the original manufacturer for the **loss**; if original manufacturer parts or equipment are available. Limit of Liability clause 4.b in the Physical Damage Coverage shall not apply.

4. No deductible shall apply to a **loss** to a windshield.
5. Limit of Liability clause 7 in the Physical Damage Coverage shall not apply. The daily storage limit is increased as follows:

When **we** pay for storage of an **auto** after a **loss**, **we** will pay up to \$750 as the result of any one **loss**.

6. The following is added to the Limit of Liability:

No deductible shall apply under Comprehensive Coverage for a total **loss** caused by the theft of an **insured auto** if a Vehicle Recovery System has been installed in the **insured auto** prior to the loss; and that **insured auto** is recovered after theft with the aid of its activated Vehicle Recovery System.

“Vehicle Recovery System” means an electronic system utilizing radio location or global positioning technology (GPS) to transmit the location of an insured auto to a law enforcement agency or other monitoring entity.

7. This Limited Mexico Coverage is added to any **insured auto** to which this Endorsement applies for Collision Coverage:

WARNING - AUTO ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO ONLY—NOT THE LAWS OF THE UNITED STATES OF AMERICA. UNLIKE THE UNITED STATES, THE REPUBLIC OF MEXICO CONSIDERS AN AUTO ACCIDENT A CRIMINAL OFFENSE AS WELL AS A CIVIL MATTER. **OUR** EXTENSION OF COVERAGE FOR USE OF AN **AUTO** IN THE REPUBLIC OF MEXICO DOES NOT SATISFY THE REQUIREMENTS OF THE LAW. THE LAW REQUIRES OPERATORS OF **AUTOS** IN MEXICO TO PURCHASE LIABILITY COVERAGE FROM AN INSURER LICENSED IN THE REPUBLIC OF MEXICO.

If the **insured auto** for which this coverage is purchased sustains physical damage in an **accident** that occurs within the portion of the Republic of Mexico that lies within 50 miles of its border with the United States, the following shall apply:

1. If **we** would have paid the cost to repair the **insured auto** under Collision Coverage if that **accident** or **loss** had occurred within the policy territory, **we** will pay the cost to repair the **insured auto**. This payment is subject to all of the limitations and other terms of Collision Coverage and this policy. **We** will pay no more than the amount **we** would have paid if **you** returned the **insured auto** to the United States for repair at the nearest geographic point within the United States.
2. The cost of towing, transportation and storage of the **insured auto** are not covered for such **accident** or **loss** under this policy; and shall be the responsibility of **you** or a **family member**.
3. No other coverage shall be provided under Physical Damage Coverage or this policy for that **accident** or **loss**.
4. This Limited Mexico Coverage applies only if the **insured auto** is not within the Republic of Mexico for more than 10 consecutive days from any single entry into the Republic of Mexico.

All other terms and conditions of the policy remain unchanged.