

## PET MEDICAL COVERAGE Automobile Policy

It is agreed:

1. The following definitions are added to **DEFINITIONS** as they apply to this endorsement only:  
  
**Pet** means a cat or dog owned by **you** or a **relative**.  
  
**Pet's replacement cost** means the monetary cost incurred to replace a **pet**, that is deceased, with another cat or dog of similar kind and quality. This does not include any cost for:
  - a. veterinary care or services for the new **pet**;
  - b. training of the new **pet**; or
  - c. any other expenses incurredafter the initial purchase of the new **pet**.

2. The following is added to **PART E – CAR DAMAGE COVERAGE**:

### **Pet Medical Payments Coverage**

If COLLISION applies to at least one of **your automobiles** and a **pet** is occupying:

- (1) **your automobile** while being used with **your** permission or the permission of a **relative**;
- (2) an **automobile you** or a **relative** does not own which is temporarily used as a substitute for **your automobile**. **Your automobile** must be out of use because of breakdown, repair, servicing, loss or destruction;
- (3) an **automobile** of the same type which **you** acquire after the inception date of the current policy term if:
  - (a) It replaces **your automobile**; or
  - (b) it is an additional **automobile**, provided:

- 1) **we** insure all **automobiles you** already own;
- 2) **you** report the additional **automobile** to **us** within 30 days of delivery; and
- 3) **you** pay any required additional premiums;
- (4) an **automobile** not owned by or furnished or available for regular use to:
  - (a) **you**; or
  - (b) anyone living with **you** who does not own an **automobile**; or
- (5) an **automobile** not used in an **automobile** garage, repair shop, sales agency, service station or public parking business **you** own or operate

then if a **pet** is injured, dies or requires necessary or veterinary recommended euthanasia as the result of the collision of such **automobile**, **we** will pay:

- (1) those reasonable and necessary medical expenses incurred for the:
  - (a) care;
  - (b) recovery; and
  - (c) necessary or veterinary recommended euthanasia.of such **pet**.
- (2) the **pet's replacement cost** if a **pet** dies or requires necessary or veterinary recommended euthanasia.
- (3) a **pet's** injury must be discovered, treated and reported to us within 30 days of the **occurrence**. Failure to report a **pet's** injury within 30 days prejudices **our** rights. **We** will pay only those medical expenses or the new **pet's replacement cost** incurred within one year of the **occurrence**.

Pet Medical Payments does not apply to injury or death of a **pet**:

**(1)** resulting from or arising out of an intentional act of **you** or a **relative**.

**(2)** while occupying any **automobile**:

**(a)** preparing for;

**(b)** practicing for; or

**(c)** participating in

Any prearranged racing, speed or demolition contest.

**(3)** resulting from or arising out of war, whether declared or not declared, insurrection or any of their consequences.

**(4)** while occupying an **automobile** located for use as a residence or premises.

For any one **pet**, in any one **occurrence**, **we** will not pay more than \$750 for medical expenses and the **pet's replacement cost** combined.

For two or more **pets**, in any one **occurrence**, **we** will not pay more than \$1,500 for all of the **pet's** medical expenses and the **pet's replacement cost** combined.

No deductible applies.

The amount **we** pay shall not be increased because of the number of:

**(1)** **automobiles** shown or premiums charged in the Declarations;

**(2)** claims made or **suits** brought; or

**(3)** **automobiles** involved in the **occurrence**.

If **we** make a payment under this endorsement and the person to or for whom payment is made has a right to recover damages from another, **we** will be entitled to that right. That person shall do everything necessary to transfer that right to us and shall do nothing to prejudice it.

At **our** request **you** or a **relative** must authorize **us** to obtain veterinary and other records which pertain to the **pet's** injury. **You** must allow the **pet**, at **our** expense, to be examined by veterinarians **we** select as often as **we** may reasonably require.

All other policy terms and conditions apply.