

## Protection Specialty

### BUY BACK ENDORSEMENTS

#### Named Driver Buy Back Option

The base policy restricts coverage only to person(s) listed on the Declarations page. This means that if someone else is driving your car, with or without your permission, and there is an accident this insurance policy will not afford any coverage for damage to your car, and any claim made against the policy for such damage will be denied. For an additional premium you can endorse this coverage back.

- “YES” Gives permissive use for operators not named on the policy
- “NO” Only the operators listed on the policy are covered

#### Named Vehicle Buy Back Option

The base policy restricts coverage only to vehicle(s) listed on the Declarations page. In other words, if you drive another vehicle this policy will provide NO insurance of any kind relating to any liability created while driving that vehicle or coverage for that vehicle. For an additional premium you can endorse this coverage back

- “YES” Gives coverage for temporarily substitute vehicles not listed on the policy. In addition to this benefit, this endorsement extends coverage for newly acquired vehicles for 30 days
- “NO” Restricts coverage only to listed vehicles on the policy. Has 72 hours to add or replace a newly acquired vehicle on the policy

#### Rebuilt/Used Parts Options

A discount will apply to collision coverage when use of original equipment manufacturer replacement parts are not desired when repairing your insured vehicle. Instead, we will use used parts, after-market parts, or generic parts unless such parts are not available or we elect, in our sole discretion, to use original equipment manufacturer parts. We warrant that the parts used to repair your vehicle will be of like kind, quality, safety, fit, and performance as original equipment manufacturer replacement parts. This option cannot be purchased in conjunction with total loss only option.

- “YES” Discount applies to Collision coverage – Rebuilt/Used Parts will be used
- “NO” OEM (Original Equipment Manufacturer) replacement parts will be used

#### No Transportation Expense Option

At no additional cost, in the event of a total theft, your current policy provides transportation expense benefit of \$10 per day up to a maximum of \$300. This option cannot be selected in conjunction with rental reimbursement coverage.

- “YES” Remove's the transportation expense provided in the policy. (Select when adding rental reimbursement coverage)
- “NO” Maintain's the benefit already provided in the policy

#### Total Loss Only Option

This endorsement limits payments for comprehensive and collision only in the event of a total loss. A total loss is when the cost to repair your insured car exceeds the actual cash value of the vehicle, minus the value of its salvage. We will not make any payments to repair your vehicle. A discount will apply to comprehensive and collision coverage. This option cannot be purchased in conjunction with rebuilt/used parts option.

- “YES” Discount applies to Comprehensive and Collision coverage and coverage only applies if it's a Total Loss Only
- “NO” **\*Recommend\* There is no limit of payments for comprehensive and collision accidents/claims.**