

EV HOME CHARGER COVERAGE

(where available for purchase)

If **you** have paid the premium for this Electric Vehicle (EV) Home Charger coverage option, and it is shown in the **declarations** as a coverage option for an EV **insured auto**, **we** will pay up to \$3,000 for loss or damage to the electrical power charger that is supplied by, or equal and comparable with, the original equipment manufacturer charger and used to charge **your EV insured auto**, subject to the following:

1. **We** also will cover any adapters and accessories which **you** own and use solely for charging **your EV insured auto**.
2. **We** will not pay for loss or damage to the electrical power charger:
 - a. due to any product liability that could be brought against manufacturer, including:
 - (1) the manufacturer's negligence or manufacturing defect or liability or faulty workmanship.
 - (2) due to negligence in using the power charger in a way not intended by the manufacturer.
 - b. caused by an intentional act by **you**, a **relative** or a **rated driver** or at the direction of any one or more of those **persons**.
 - c. due and confined to wear and tear, freezing, mechanical or electrical breakdown.
 - d. due to loss of warranty, latent defect or **diminution in value**.
3. This coverage is:
 - a. subject to a deductible of \$50 per loss.
 - b. excess to any other insurance applicable to the loss or damage.
 - c. not applicable to any **newly acquired auto** or any **non-owned auto**.
4. **We** will not pay for the electric power service.
5. **We** will not pay for damage from an electric power surge.
6. **We** will not pay for installation costs or services of an electrician.

NEW CAR REPLACEMENT COVERAGE

(where available for purchase)

If **you** have paid the premium for this New Car Replacement coverage option, and it is shown in the **declarations** as a coverage option for an **insured auto**, when that **insured auto** is determined by **us** to be a total **loss** to which Comprehensive Coverage or Collision Coverage applies, no reduction or adjustment for depreciation applies when the Limits of Liability provide that **we** will pay the amount necessary to replace the damaged property with other property of like kind and quality.

This New Car Replacement coverage option is also subject to the following:

1. **You** must have both Comprehensive Coverage and Collision Coverage in effect under this Policy at the time of the total **loss** to that **insured auto**, and the total **loss** must be covered under either of those coverages.
2. **We** will, at **our** option:
 - a. replace the **insured auto** with an **auto** that:
 - (1) has not been previously titled (other than to a dealer);
 - (2) is less than two (2) years old; and
 - (3) is the latest model year as the **insured auto**, with same make, model and equipment; or
 - b. pay the amount necessary to replace the **insured auto** with an **auto** as described directly above.

But, in no event will **we** pay more than the Manufacturer's Suggested Retail Price ("MSRP") of a current model year **auto** of the same Make/Model/Trim/Drivetrain as the **insured auto** at the time of the **loss**.

We will use the address of the nearest vehicle dealer selling the same Make of **auto** to determine the location adjusted MSRP. In the event the Make/Model/Trim/Drivetrain of the **insured auto** is not available in the current model year, the amount **we** pay will not exceed the cost of a new **auto** that:

- a. has not been previously titled (other than to a dealer) and is of the latest model year available at the time of the loss;
- b. is similar in size, class, body type and equipment from the same manufacturer; and