

**OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY
TEXAS PERSONAL AUTO POLICY FEATURES AND LIMITATIONS DISCLOSURE**

I understand that this is a summary and disclosure of changes and limitations to my Texas Personal Auto Policy and that no coverage is provided by this summary. I acknowledge that this summary and disclosure does not change and should not be construed to change any of the provisions of the insurance policy that is the subject of this disclosure. I understand that this disclosure contains only a summary of important policy changes and limitations and that I must refer to the insurance contract and its individual endorsements for complete coverage information. I understand that if there is a conflict between the policy and this summary, the provisions of the policy shall prevail.

I understand that my policy is a legal contract detailing the rights and obligations of both myself and the Company. Finally, I understand that, **as allowed by legislation passed by the Texas Legislature on June 11, 2003, the policy contains coverage that is more limited than the Texas Standard Personal Auto Policy.**

SUMMARY OF YOUR OLD AMERICAN COUNTY MUTUAL FIRE INSURANCE COMPANY TEXAS PERSONAL AUTO POLICY ENDORSEMENTS, CHANGES AND MODIFICATIONS:

Applicant: Initial applicable endorsements after they have been reviewed and explained:

- OACM.PhysDam.001 Initial: _____
 - The Company will pay the cost to restore your covered auto to its pre-loss condition. The amount we pay may be based upon the cost of aftermarket or recycled used parts, at the Company's option. If you choose a more expensive part, you may be responsible for the difference in cost.
 - There is no coverage under Part D – Coverage for Damage to Your Auto, for any equipment on or in your covered auto that was not installed at the factory unless coverage is shown for the equipment in the Declarations Page.
 - If repair or replacement of your covered auto or part of your covered auto results in betterment of the vehicle or the part, **you will be required to pay the difference** in order to get your auto repaired or replaced.

- OACM.AuthDriv.003a Initial: _____
 - Coverage for Part D – Coverage for Damage to Your Auto is only provided if your covered auto is being operated or otherwise controlled by you or another person listed on the Declarations Page. No coverage is afforded if you loan your car to someone else or if you fail to tell us about people who have access to and operate the vehicle. **You must notify us of any and all drivers for coverage to exist under Part D – Coverage for Damage to Your Auto.**

- OACM.Storage.004 Initial: _____
 - In the event that your covered auto requires storage following an accident, you must authorize us to have it moved to a facility of our choice at our expense.

- OACM.DelFee.005 Initial: _____
 - The policy no longer provides coverage for liability or physical damage if your covered auto or any auto that you are operating is being used to carry, transport or deliver people, property or goods for a fee. This includes, among other things, delivering food, newspapers or flowers. **If you engage in the activity of carrying, transporting or delivering items or people in exchange for compensation, you must disclose this on your application for insurance.**

- OACM.ContLiab.006 Initial: _____
 - There is no coverage under Part A – Liability Coverage where liability for the loss is imputed or assumed solely because you signed a contract that references your automobile liability policy. **If you rent an auto, you should notify the rental company of this change to your policy, as there may be optional coverage that you can purchase from such company.**

- OACM.AutoTerm.007 Initial: _____
 - If someone other than you or a family member becomes the owner of the auto, then coverage for that auto will automatically terminate at the time possession, title or right of control is passed on to the new owner.

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- OACM.CrimeIntent.008 Initial: _____
 - There is no coverage under any portion of this policy for damages or injuries that result or may reasonably be expected to result from the intentional or criminal acts of you, a family member or anyone operating your auto with your consent. There is also no coverage under this policy for damages or injuries that result while you, a family member or anyone operating your auto with your consent is attempting to evade arrest of a law enforcement official.

- OACM.MisrepFraud.009 Initial: _____
 - We may void this policy and provide no coverage under any portion of this policy for any claim that would otherwise be covered in the absence of your fraudulent conduct, misrepresentations, misstatements or omissions of important information, including those made when applying for coverage. If you engaged in these activities and we still made a payment under your policy, we have the right to recover from you the amount of the payment we made.

- OACM.CrimeIntentRentProp.010 Initial: _____
 - There is no coverage under any portion of this policy for damages or injuries that result or may reasonably be expected to result from the intentional or criminal acts of you, a family member or anyone operating your auto with your consent. There is also no coverage under this policy for damages or injuries that result while you or, a family member or anyone operating your auto with your consent is attempting to evade arrest of a law enforcement official.

- OACM.RentPropAuthDriv.012a Initial: _____
 - Damage to a non-owned auto that is in your care and custody may be provided coverage under Part D – Coverage for Damage to Your Auto subject to your carrying this coverage and as long as the non-owned auto is being operated by the named insured or the authorized driver. A payment made under Part D – Coverage for Damage to Your Auto for a non-owned auto will be excess over any other available coverage for the non-owned auto and will be subject to a deductible. **If you rent an auto, you should notify the rental company of this change to your policy, as there may be optional coverage that you can purchase from such company.**

- OACM.CP.013c Initial: _____
 - Liability coverage is only provided for you, your family members, and other residents of your household who are listed on the Declarations Page or other people using your covered auto with your express or implied permission. **No coverage is afforded unless a covered person is operating the vehicle. Coverage under Part A – Liability Coverage will not be provided if an unlisted family member or resident is operating the auto.**

- OACM.OutOfState.016 Initial: _____
 - If you are involved in an accident in a state or province that has compulsory insurance laws for non-residents, we will honor that province or state's requirements as to the liability coverage. However, we will not automatically provide first party coverage or increased limits for first party coverage in states that have no-fault or similar insurance laws.

Please read your policy thoroughly

The policy changes and limitations referenced here have been fully explained to me by _____
(Agent)

X _____ Date: _____
APPLICANT'S SIGNATURE

X _____ Date: _____
AGENTS SIGNATURE