

OPCF 20
COVERAGE for TRANSPORTATION REPLACEMENT

Issued to	Effective Date of Change Year Month Day	Policy Number
<input type="checkbox"/> This change applies only to automobile(s) number _____ indicated on your Certificate of Automobile Insurance. The additional premium for this change this is \$ _____ or as indicated on your Certificate of Automobile Insurance.		
<input type="checkbox"/> See your Certificate of Automobile Insurance for which automobile(s) this change applies to. The additional premium/refund for this change is \$ _____ or as indicated on your Certificate of Automobile Insurance.		

1. **Purpose of This Change** - This change is part of your policy. It provides coverage for you when you need to pay for other means of transportation because of loss or damage to your automobile caused by a peril for which you are insured. It replaces coverage by section 7.4.4 of your policy, "Loss of Use Due to Theft."

2. **What We Will Pay**
 - 2.1. In return for the premium charged, we will reimburse you for the reasonable expenses of renting a similar substitute automobile. This includes the reasonable expenses of taxicabs or public transportation.
 - 2.2. The most we will pay is \$ _____ per day and \$ _____ the limit per occurrence.
 - 2.3. If the loss of use is because of theft of your entire automobile, this change replaces section 7.4.4 of your policy, "Loss of Use Due to Theft." But we will not pay less than the limits described in that section.

3. **Limitations on Your Coverage**
 - 3.1. We will only pay if the costs for loss or damage to your automobile exceed any applicable deductible amount shown on your Certificate of Automobile Insurance.
 - 3.2. We will reimburse you from the time the loss or damage occurs if your automobile cannot be operated under its own power; or 12:01 a.m. of the day following your report to us or the police that your automobile has been stolen.
In all other cases, we will reimburse you from the time your automobile is delivered for repair due to loss or damage.
 - 3.3. Your coverage ends on the date that your automobile is repaired or replaced; or we offer you a payment to settle the claim.

All other terms and conditions of your policy remain the same.