



**American Freedom
Insurance Company**
1699 Wall St., Suite 600
Mount Prospect, IL 60056

AMENDATORY ENDORSEMENT

The following endorsement changes your policy. Please carefully read this document and keep it with your policy.

For Part II - Coverages M. Rental Reimbursement Coverage:

If the Declarations indicate that Rental Reimbursement Coverage has been purchased, it is agreed that commencing 48 hours after direct or accidental loss or damage to the owned automobile, which is reported timely to the Company and covered under Part II Basic Automobile Physical Damage Coverage, the Company will reimburse the insured for reasonable and necessary fees incurred for renting a substitute automobile by the insured from a bonafide licensed rental agency, but in no event in excess of the maximum daily reimbursement benefit and maximum number of days as specified on the Declarations page. In no event shall a claim for rental reimbursement be accepted by the Company unless a verified, itemized statement of rental charges is provided by the insured within thirty (30) days after the date of loss under the Rental Reimbursement Coverage. Coverage is limited to two (2) occurrences per policy term.

Under RENTAL REIMBURSEMENT COVERAGE:

- (a) "Owned automobile" means the vehicle described in the Declarations for which a specific premium is charged for this Rental Reimbursement Coverage.
- (b) Your "owned automobile" must be continuously withdrawn from normal use for more than 24 hours after the "loss." If the vehicle is drivable, coverage starts the day the repairs are commenced and is limited to the length of time reasonably required to repair the owned automobile by a licensed business, garage, or facility.
- (c) Coverage will end when the first of the following conditions occurs:
 - (1) your "owned automobile" has been replaced, repaired if damaged, or returned to you; or
 - (2) settlement for the total loss of your "owned automobile" has been offered; or
 - (3) the maximum daily reimbursement benefit and maximum number of days as specified on the Declarations page have been exhausted.

This benefit is not payable for any period that the automobile is in the possession of any insured and is drivable.