

**PERSONAL AUTO ENHANCEMENT ENDORSEMENT  
Coverage Summary**

The Indiana Farmers Personal Auto Enhancement Endorsement is specifically designed to enhance the coverage provided by the PP 0001 Personal Auto Policy form. For an annual premium, the following coverages are included:

Coverage	Limit
<b>Replacement Cost Coverage for Current Model Year and Previous Model Year</b>	<ul style="list-style-type: none"> <li>For vehicles 2 years old or less, replacement cost is provided when the vehicle suffers a total loss.</li> </ul>
<b>No Depreciation on Mechanical Parts</b>	<ul style="list-style-type: none"> <li>Applies to mechanical parts of current model year and 5 previous years.</li> </ul>
<b>Travel Interruption</b>	<ul style="list-style-type: none"> <li>Provides up to \$600 for emergency road service, meals, lodging and transportation while on a trip more than 100 miles from the residence.</li> </ul>
<b>Rental Car Coverage</b>	<ul style="list-style-type: none"> <li>Diminution in Value coverage to a non-owned rental vehicle.</li> <li>Up to \$40/day with a max of \$1,200 coverage for loss of use of a rented vehicle when removed from service for a covered loss.</li> </ul>
<b>Fire Department Service Charge</b>	<ul style="list-style-type: none"> <li>Allows up to \$500 of coverage for fire department service charges incurred to save the covered auto.</li> <li>No deductible applies for this coverage.</li> </ul>
<b>Air Bag Deployment</b>	<ul style="list-style-type: none"> <li>Offers up to \$1,000 for the accidental deployment of factory air bags on the covered auto.</li> <li>No deductible applies for the coverage.</li> </ul>
<b>Locksmith Expense</b>	<ul style="list-style-type: none"> <li>Affords up to \$500 coverage for emergency locksmith services for the covered auto.</li> <li>No deductible applies for the coverage.</li> </ul>
<b>Personal Property/Audio/Visual Equipment and Media</b>	<ul style="list-style-type: none"> <li>Provides up to \$500 coverage for loss to personal property and audio/visual equipment including media.</li> <li>No deductible applies for this coverage.</li> </ul>