

(PART D Cont'd.)

14. Loss to **equipment and accessories** that are not permanently installed in **your covered auto** and are not owned by **you** or any **family member**.

**NO BENEFIT TO BAILEE**

This insurance shall not directly or indirectly benefit any carrier or other bailee for hire.

**OTHER SOURCES OF RECOVERY**

A. If other sources of recovery also cover the **loss**, we will pay only **our** share of the **loss**. **Our** share is the proportion that **our** limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a **nonowned vehicle** or **temporary substitute vehicle** will be excess over any other collectible source of recovery including, but not limited to:

1. Any coverage provided by the owner of the **nonowned vehicle** or **temporary substitute vehicle**.
2. Any other applicable physical damage insurance.
3. Any other source of recovery applicable to the **loss**.

This provision does not apply to Towing and Labor Costs Coverage.

B. Notwithstanding Paragraph A, we will provide primary insurance if the vehicle is owned by a person, firm or corporation engaged in the business of selling vehicles at retail. This applies only if **you** or a **family member**:

1. are operating the vehicle; and
2. are neither the owner of the vehicle nor that person's employee.

**APPRAISAL**

If **we** and **you** do not agree on the amount of **loss**, either may demand an appraisal. In this event, each party will select a competent appraiser. The two appraisers will select an umpire. The appraisers will state separately the **actual cash value** and the amount of **loss**. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will pay its chosen appraiser and share the expenses of the umpire equally. Neither **we** nor **you** waive any of **our** rights under this policy by agreeing to an appraisal.

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**PART E - GENERAL PROVISIONS**

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**AIR BAG**

If an air bag in **your covered auto** deploys for any reason, we will pay without deductible to replace it.

**BANKRUPTCY**

Bankruptcy or insolvency of the **covered person**, as defined in this policy, shall not relieve us of any obligations under this policy.

**CHANGES**

A. The premium is based on information we have received from **you** and other sources. **You** agree to cooperate with **us** in determining if this information is correct and complete. **You** agree that if this information changes, or is incorrect or incomplete, we may adjust **your** premiums accordingly during the policy period.