

TOWING AND LABOR COVERAGE

If the **Declarations page** shows a specific premium charged for Towing and Labor Coverage, **we** will pay up to the limits shown on the **Declarations page** for towing and labor costs incurred each time the **insured auto** is disabled due to mechanical breakdown or failure. Mechanical breakdown or failure does not include running out of gas. **We** will cover labor, not including emergency locksmith repair, only if performed at the place of disablement. **You** agree to provide us with proof in the form of verifiable receipts of towing and labor charges incurred.