

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

VEHICLE UNDER CONSTRUCTION ENDORSEMENT - VIRGINIA

For "your covered auto" listed in the Declarations with the Vehicle Under Construction Endorsement and for which an endorsement premium is paid, the following changes apply:

DEFINITIONS

The following definition is added with respect to the coverage provided by this endorsement only:

"Automotive Tools" includes tools and portable equipment used in the maintenance of collector vehicles. This also includes:

- ◆ portable carts or cases used to store covered tools;
- ◆ accessories for covered tools whether attached or not.

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

LIMIT OF LIABILITY

Paragraph A. of the Limit of Liability provision in the Guaranteed Value Endorsement – Virginia is replaced by the following:

- A. We will pay the limit shown under Coverage D in the Declarations for each scheduled vehicle, which is agreed to be the value of "your covered auto", in case of a total loss or "constructive total loss".

"Constructive total loss" means a loss where the cost to repair damage to "your covered auto" will exceed the agreed value of the vehicle when fully repaired.

This limit of liability shown for each vehicle is increased by ten percent at the end of each three-month period after the policy effective date. However, during the policy period, we will not pay more than \$25,000 above the agreed value shown in the Declarations, regardless of the number of claims made.

Upon expiration of the policy period, the increased limit reverts back to the agreed value shown in the Declarations. The agreed value shown in the declarations is used to process your renewal unless you request a change in the amount of insurance to which we must also agree.

The following coverage is added:

AUTOMOTIVE TOOLS COVERAGE

We will pay up to \$750 for direct and accidental loss or damage to "Automotive Tools" for "your covered auto", subject to a deductible of \$25. This coverage does not include tools used in any business, or property of others in your care, custody or control.

However, we will not pay for loss to "Automotive Tools" caused by theft unless the loss results from forcible entry into the place where your "Automotive Tools" are normally kept; into "your covered auto" itself; or into a securely locked compartment. All losses caused by theft must have visible marks of forcible entry.