

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

**CONDITIONS FOR VEHICLES COVERED  
UNDER A REPORTING FORM SCHEDULE – INDIANA**

Under **Definitions**, “your covered auto” is replaced by the following:

“Your covered auto” means:

1. Any “antique vehicle” or “classic vehicle” shown in the Reporting Form Schedule.
2. Any “antique vehicle” or “classic vehicle” on the date you became owner during the policy period, provided that:
  - a. You ask us to insure it no later than the next scheduled reporting date: and
  - b. We insure all of your collector vehicles.

Under **PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO**

The **Limit of Liability** provision is replaced by the following:

**LIMIT OF LIABILITY**

- A. We will pay the limit shown under the Reporting Form Schedule for each scheduled vehicle, which is the Guaranteed Value® of “your covered auto”, in case of a total loss or “constructive total loss”. The Guaranteed Value® is inclusive of any sales tax, costs or fees associated with or necessarily incurred upon replacement of “your covered auto”.
- B. For all other loss or damage to “your covered auto”, we will pay the amount necessary to repair or replace the property, whichever is less, provided you actually repair or replace the property, with similar kind and quality, without regard to depreciation or betterment, but we will not pay more than the Guaranteed Value® per vehicle shown in the Reporting Form Schedule.
- C. Until a vehicle is reported to the company, the limit for that vehicle will be the lesser of the following:
  1. The purchase price;
  2. The market value;
  3. The maximum value for any one vehicle stated on the Classic Automobile Insurance Declarations Page.

All other policy provisions apply.