

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

VEHICLE UNDER CONSTRUCTION ENDORSEMENT – MISSOURI

For “your covered auto” or “your camper trailer” listed in the Declarations or Schedule with the **Vehicle Under Construction Endorsement** and for which an endorsement premium is paid, the following changes apply:

DEFINITIONS

The following phrases are defined only with respect to the coverage provided by this endorsement:

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

1. Portable carts or cases used to store covered tools; and
2. Accessories for covered tools whether attached or not.

“Your camper trailer(s)” means a non-motorized vehicle designed to be towed, and featuring living accommodations that may include cooking, heating/cooling, bathroom, plumbing and sleeping arrangements. This includes fifth-wheel trailers, but does not include self-propelled vehicles, truck-mounted camper bodies, semi-trailers or trailers used for any commercial purpose or as a vehicle conveyance. “Your camper trailer(s)” means the camper trailer(s) shown in the Declarations or Schedule. It does not include any non-owned or temporary substitute camper trailer(s).

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

The **Limit of Liability** provision in AC 001 MO is replaced by the following:

LIMIT OF LIABILITY

- A. We will pay the limit shown under **PART D** in the Declarations or Schedule for the applicable vehicle under construction, which is the Guaranteed Value[®] of “your covered auto” or “your camper trailer”, in case of a total loss or “constructive total loss”. This limit of liability shown for each vehicle is increased by 10 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 Guaranteed Value[®] shown in the Declarations or Schedule, regardless of the number of claims made. This is the most we will pay for a loss in any one accident, inclusive of all fees, taxes or any other amounts. Our payment will not include an amount for sales tax for the damaged or stolen property, however we will provide you with a certification, as described in MO. REV. STAT. § 144.027.
- B. Upon expiration of the policy period, the limit reverts back to the Guaranteed Value[®] shown in the Declarations or Schedule. This amount is used to process your renewal unless you request a change in the amount of insurance to which we must also agree.
- C. For all other loss or damage to “your covered auto” or “your camper trailer”, 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 under **PART D** in the Declarations or Schedule.

The following 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” or “your camper trailer”, 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” or “your camper trailer” itself, or into a securely locked compartment. All losses caused by theft must have visible marks of forcible entry.

All other policy provisions apply.