

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

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

For the purposes of vehicles under a Reporting Form Schedule, the following changes are made:

DEFINITIONS

The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

1. Any vehicle shown in the Declarations or Schedule.
2. Any vehicle on the date you became owner during the policy period, provided that:
 - a. It is not a "regular use vehicle";
 - b. You ask us to insure it no later than the next scheduled reporting date; and
 - c. We insure all of your vehicles that are not "regular use vehicles".

However, "your covered auto" does not include "your camper trailer".

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

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

LIMIT OF LIABILITY

- A. In the event of a total loss or "constructive total loss", we will pay the "Guaranteed Value[®]" shown in the Declarations or Schedule for the applicable scheduled vehicle.
- 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[®]" for the applicable vehicle shown in the Declarations or 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 verifiable value; or
 3. The maximum "Guaranteed Value[®]" for any one vehicle shown in the Declarations or Schedule.

All other policy provisions apply.