

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

VEHICLE UNDER CONSTRUCTION ENDORSEMENT – MISSOURI

For an additional premium, this coverage applies only to “your covered auto” or “your camper trailer” designated in the Declarations with the **Vehicle Under Construction Endorsement** and while that vehicle is under construction.

DEFINITIONS

The following definition is added:

“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.

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 for the applicable scheduled vehicle under construction. This “Guaranteed Value[®]” shown for the applicable scheduled vehicle is increased by 10% at the end of each 3-month period after the policy effective date. However, during the policy period, we will not pay more than \$25,000 above the “Guaranteed Value[®]” for the applicable vehicle shown in the Declarations, 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. If “your covered auto” or “your camper trailer” is declared a total loss or “constructive total loss”, such increases will cease effective on the date of loss.

Upon expiration of the policy period, the limit reverts back to the “Guaranteed Value[®]” shown in the Declarations for the applicable scheduled vehicle. This amount is used to process your renewal unless you request a change in the amount of insurance to which we must also agree.

- B. 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, 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. We will not pay for any unrepaired damage for which we have previously made payment under this policy.

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” or “your camper trailer”, subject to a deductible of \$25. This amount is in addition to any limit for “automotive tools” shown in the Declarations. 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 “your covered auto” or “your camper trailer”.

All other policy provisions apply.