

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

CUSTOM FEATURES ENDORSEMENT – WASHINGTON

For an additional premium, this coverage applies only to “your covered auto” or “your camper trailer” designated in the Declarations with the **Custom Features Endorsement**.

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 pay the “Guaranteed Value®” shown in the Declarations for the applicable scheduled vehicle.
- B. We pay up to \$10,000 for loss or damage to the custom features of “your covered auto” or “your camper trailer”, including but not limited to:
 - 1. Exterior paint or decals;
 - 2. Glass etching;
 - 3. Metal engraving; or
 - 4. Any other exterior feature forming part of “your covered auto” or “your camper trailer”;

unless a limit for **Custom Features** is shown in the Declarations, then the limit in the Declarations is the only limit that applies to **Custom Features**. The limit for **Custom Features** is a part of, and not in addition to, the “Guaranteed Value®” shown in the Declarations for “your covered auto” or “your camper trailer”.

- C. For all other loss or damage to “your covered auto” or “your camper trailer” which is not a total loss or “constructive total loss” including loss to **Custom Features** described in the Declarations, we will pay the amount necessary to repair or replace the property, whichever is less, with similar kind and quality, without deduction for depreciation or betterment. However, 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.

We may deduct for betterment for parts normally subject to repair and replacement during the useful life of “your covered auto”. In this event, deductions shall be limited to the lesser of:

- 1. An amount equal to the proportion that the expired life of the part to be repaired or replaced bears to the normal useful life of that part; or
- 2. The amount which the actual cash value of “your covered auto” is increased from the replacement of the part.

No payment will be made for loss paid under Underinsured Motorists Coverage.

All other policy provisions apply.