

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## CONDITIONS FOR VEHICLES COVERED UNDER A REPORTING FORM SCHEDULE – MASSACHUSETTS

The Essentia Insurance Company Massachusetts Antique and Classic Automobile Insurance Policy is amended as follows:

- A.** If this endorsement is attached to your policy, all references to the Coverage Selections Page include the Reporting Form Schedule.
- B. Definitions, 7.,** is deleted and replaced by the following:

**7. Your covered auto** means:

- A.** Any vehicle shown in the Coverage Selections Page.
- B.** Any **antique vehicle, classic vehicle, or special interest vehicle** on the date you became owner during the policy period, provided that:
- 1.** It is not a **regular use vehicle**;
  - 2.** You ask us to insure it no later than the next scheduled reporting date; and
  - 3.** We insure all of your vehicles that are not **regular use vehicles**.
- C.** Any **trailer** you own that is shown in the Reporting Form Schedule.

Under **Parts 1. Bodily Injury To Others, 2. Personal Injury Protection, 3. Bodily Injury Caused By An Uninsured Auto, 4. Damage To Someone Else's Property, 5. Optional Bodily Injury To Others, and 6. Medical Payments**, the term **your covered auto** also includes any **trailer** not described in the Reporting Form Schedule as covered under those Parts while the **trailer** is attached to **your covered auto**.

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

- C.** Under **Parts 7. Collision, 8. Limited Collision, and 9. Comprehensive** the following is inserted after the third paragraph (beginning 'For all other loss or damage...'):

Until a vehicle is reported to the company, the limit for that vehicle will be the least of the following:

- 1.** The purchase price;
- 2.** The verifiable value; or
- 3.** The maximum **Guaranteed Value**<sup>®</sup> for any one vehicle shown in the Coverage Selections Page.

All other policy provisions apply.