

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## CUSTOM FEATURES LIMITATION ENDORSEMENT – MASSACHUSETTS

For an additional premium, this coverage applies only to **your covered auto** or **your camper trailer** designated in the Coverage Selections Page with the Custom Features Limitation Endorsement.

For **your covered auto** listed in the Coverage Selections Page with the Custom Features Limitation Endorsement, the second and third paragraphs under **Parts 7. Collision, 8. Limited Collision, and 9. Comprehensive** are deleted and replaced by the following provision:

In the event of a total loss or **constructive total loss**, we will pay the **Guaranteed Value**<sup>®</sup> limit shown in the Coverage Selections Page for the applicable scheduled vehicle, which is agreed to be the value of **your covered auto**. We will not pay for any decrease in value claimed to result from the loss.

We pay up to the Custom Features sub-limit(s) stated in the Coverage Selections Page 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**.

The sub-limit for Custom Features is a part of, and not in addition to, the insured limit shown under **Parts 7. Collision, 8. Limited Collision, or 9. Comprehensive** in the Coverage Selections Page for **your covered auto** or **your camper trailer**.

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 Coverage Selections Page, 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. However, we will not pay more than the Custom Features sub-limit or insured limit per vehicle shown under **Parts 7. Collision, 8. Limited Collision, or 9. Comprehensive** in the Coverage Selections Page.

All other provisions of the policy apply.