

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

VALUE-ADDED ENDORSEMENT – MASSACHUSETTS

The provisions of the Essentia Insurance Company Massachusetts Antique and Classic Automobile Insurance Policy are amended as follows. In return for the premium shown in the Coverage Selections Page, these changes broaden coverage provided by the policy.

Under **Definitions**, the following words and phrases are defined only with respect to the coverage provided by this endorsement:

Automotive tools includes tools and portable equipment used in the maintenance of collector vehicles. This also includes:

- a. Portable carts or cases used to store covered tools; and
- b. Accessories for covered tools whether attached or not.

Parts 7. Collision and 8. Limited Collision

Waiver Of Collision Deductible

When there is a loss to **your covered auto** insured for **Parts 7. Collision** or **8. Limited Collision**, no deductible will apply if the loss was caused by a **collision** with another auto insured by us.

Parts 7. Collision, 8. Limited Collision, and 9. Comprehensive

The second and third paragraphs under these **Parts** are deleted and replaced by the following:

In case of a total loss or **constructive total loss**, we will pay the **Guaranteed Value**[®] limit shown under this **Part** in the Coverage Selections Page or Schedule for each scheduled vehicle, which is agreed to be the **Guaranteed Value**[®] of **your covered auto**. This limit of liability shown for each vehicle is increased by two percent at the end of each three month period after the policy effective date. Upon expiration of the policy period, the limit reverts back to the **Guaranteed Value**[®] limit shown in the Coverage Selections Page. This amount is used to process your renewal unless you request a change in the amount of insurance to which we must also agree.

We will not pay for any decrease in value claimed to result from the loss.

For all other loss or damage to **your covered auto**, we will pay the amount necessary to repair the property or replace it with similar kind and quality, whichever is less, without regard to depreciation or betterment, but we will not pay more than the **Guaranteed Value**[®] per vehicle shown under this **Part** in the Coverage Selections Page.

The following coverage applies to **your covered auto** listed in the Coverage Selections Page if the loss or damage is caused by:

- A. Comprehensive, only if the Coverage Selections Page indicates that Comprehensive Coverage is provided for **your covered auto**.
- B. **Collision**, only if the Coverage Selections Page indicates that Collision or Limited Collision Coverage is provided for **your covered auto**.

The following provisions and coverages are added:

Accidental Deployment Of An Airbag

We will pay, without application of a deductible, up to the amount shown in the Coverage Selections Page for Accidental Airbag Deployment for the cost to repair or replace an airbag passive restraint system that accidentally deploys when not caused by a **collision** or comprehensive loss.

Automotive Tools

We will pay up to the amount shown in the Coverage Selections Page for **Automotive Tools** for direct and accidental loss or damage to **automotive tools** for **your covered auto**, subject to a deductible of \$25. 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.

Branded Merchandise

We will pay up to the amount shown in the Coverage Selections Page for **Branded Merchandise**. If the **branded merchandise** is a key fob for keychain, this coverage will not pay the cost to duplicate lost or stolen keys, nor will it pay the cost to re-key the vehicle locks.

However, we will not pay for loss to **branded merchandise** caused by theft unless the loss results from forcible entry.

Branded merchandise includes items featuring the name and/or logo of a collector vehicle's make or model. Such items may include clothing, accessories, or other collectibles associated with **your covered auto** or **your camper trailer**.

Loss Of Use And Trip Interruption Expenses

If a limit is shown in the Coverage Selections Page for Loss of Use and Trip Interruption Expenses, we will pay up to that limit for reasonable:

1. Temporary expenses incurred by you for transportation, lodging and meals in the event of direct and accidental loss to **your covered auto** or **your camper trailer** caused by **collision** or comprehensive;
2. Expenses of up to \$20 per day, or the amount for which you become legally responsible, in the event of a covered loss to an auto not owned by, furnished, or available for your regular use which is a replacement for **your covered auto** or **your camper trailer**; and
3. Unrecoverable, pre-paid expenses for your attendance at collector vehicle events, such as pre-registration fees.

This coverage applies only if:

1. The loss to **your covered auto** or **your camper trailer** occurs more than fifty (50) miles from its customary garaging location; and
2. **Your covered auto** is withdrawn from use for at least twenty-four (24) hours.

Limit Of Liability

1. Our payment for these expenses will be limited to that period of time reasonably required to:
 - a. Resume travel under a prearranged itinerary; or
 - b. Return home.
2. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and **Parts 7. Collision**, **8. Limited Collision**, or **9. Comprehensive** of the policy.

Exclusions

We will not pay for loss to, or loss of use of, a rental vehicle rented by you if a rental vehicle company is precluded from recovering such loss or loss of use from you, pursuant to the provisions of any applicable rental agreement or state law.

Other Sources Of Recovery

Any insurance we provide with respect to the additional coverage under **Part 7. Collision**, **Part 8. Limited Collision**, or **Part 9. Comprehensive** of this endorsement shall be excess over any other collectible source of recovery. The most we will pay for all covered damages shall not exceed the actual amount of loss associated with each accident.

Personal Effects Coverage

We will pay up to the amount shown in the Coverage Selections Page for **Personal Effects** for direct and accidental loss or damage to your **personal effects** while in **your covered auto** or **your camper trailer**, subject to a deductible of \$25.

However, we will not pay for loss to **personal effects** caused by theft unless the loss results from forcible entry into **your covered auto**.

Personal effects includes items usually carried by tourists and travelers which you own, while temporarily located in the vehicle, except **personal effects** does not include:

1. Equipment; **spare parts**; or **automotive tools**;
2. Accounts, bills, checks, credit or debit cards, currency, deeds, documents, evidences of debt, gift cards or certificates, letters of credit, money, notes, or securities;
3. Portable digital or electronic devices, cell phones, or laser or radar detection devices, including their accessories; or
4. Tapes, disks or other media used with equipment described immediately above.

Post-Loss Vehicle Trailing

If a limit is shown for **Post-Loss Vehicle Trailing** coverage in the Coverage Selections Page, then upon completion of repairs to **your covered auto** or **your camper trailer**, necessitated by a covered loss, we will pay up to that limit for reasonable expenses incurred to have **your covered auto** or **your camper trailer** returned to you by a professional vehicle transportation service. Evidence of incurred expenses, such as receipts, must be presented to us in order for payment to be made.

Spare Parts

If a Spare Parts limit is shown in the Coverage Selections Page, then the Spare Parts limit is increased to that amount.

Vehicle Lock Coverage

We will pay, without application of a deductible, up to the amount shown in the Coverage Selections Page for Vehicle Lock Coverage for a loss to keys for **your covered auto** or **your camper trailer** which includes:

1. The cost to duplicate or replace lost or stolen keys;
2. The labor costs to retrieve keys accidentally locked in the vehicle; or
3. The cost to re-key the vehicle locks when the keys are lost, stolen, or the vehicle is stolen and then recovered.

Vehicle Valuable Papers Coverage

1. We will pay up to the amount shown in the Coverage Selections Page for **Vehicle Valuable Papers Coverage** for direct and accidental loss or damage to vehicle valuable papers and records while in **your covered auto** or **your camper trailer**, subject to a deductible of \$25. This coverage includes the cost to research lost information on valuable papers and records for which duplicates do not exist.
2. However, we will not pay for loss to valuable papers and records caused by theft unless the loss results from forcible entry into **your covered auto**. All losses caused by theft must have visible marks of forcible entry.
3. For purposes of this coverage, **your covered auto's** or **your camper trailer's** valuable papers and records include but are not limited to printed or written materials such as an owner's handbook, parts or service manuals, or sales literature.

General Provisions And Exclusions

3. Additional Costs We Will Pay

Paragraph C. is replaced by the following:

- C. Up to \$1,000 a day for loss of earnings, but not for loss of other income, to any person covered under this policy who attends hearings or trials at our request.

All other policy provisions apply.