

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## VEHICLE UNDER CONSTRUCTION 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 Vehicle Under Construction Endorsement and while that vehicle is under construction.

### Definitions

The following definition is added with respect to the coverage provided by this endorsement only:

**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.

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

Under **Parts 7. Collision, 8. Limited Collision** and **9. Comprehensive**, the second and third paragraphs are deleted and replaced by the following:

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 under construction. This **Guaranteed Value**<sup>®</sup> 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**<sup>®</sup> for the applicable vehicle shown in the Coverage Selections Page, regardless of the number of claims made. 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.

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

Upon expiration of the policy period, the limit reverts back to the **Guaranteed Value**<sup>®</sup> 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.

For all other loss or damage to **your covered auto** or **your camper trailer**, 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 insured limit per vehicle shown under this Part in the Coverage Selections Page.

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**, subject to a deductible of \$25. This amount is in addition to any limit for **automotive tools** shown in the Coverage Selections Page. 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 provisions of the policy apply.