

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

VEHICLE UNDER CONSTRUCTION ENDORSEMENT - MISSOURI

For "your covered auto" listed in the Declarations with the Vehicle Under Construction Endorsement and for which an endorsement premium is paid, the following changes apply:

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:

- ◆ portable carts or cases used to store covered tools;
- ◆ accessories for covered tools whether attached or not.

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

LIMIT OF LIABILITY

Sections A. and B. are replaced by the following:

- A. 1. We will pay the limit shown under Coverage D in the Declarations for each scheduled vehicle under construction, which is agreed to be the value of "your covered auto", in case of a total loss or "constructive total loss". This limit of liability shown for each vehicle is increased by ten percent at the end of each three-month period after the policy effective date. However, during the policy period, we will not pay more than \$25,000 above the agreed value shown in the Declarations, regardless of the number of claims made.
2. Upon expiration of the policy period, the limit reverts back to the agreed value shown in the Declarations. This amount is used to process your renewal unless you request a change in the amount of insurance to which we must also agree.
3. This is the most we will pay for a loss in any one accident, inclusive of all fees, taxes or any other amounts. Our payment will not include an amount for sales tax for the damaged or stolen property, however we will provide you with a certification, as described in MO. REV. STAT. § 144.027.
- B. For all other loss or damage to "your covered auto", we will pay the amount necessary to repair or replace the property, whichever is less, provided you actually repair or replace the property, with similar kind and quality, without regard to depreciation or betterment, but we will not pay more than the agreed limit per vehicle shown under Coverage D in the Declarations.

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 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 the place where your "Automotive Tools" are normally kept; into "your covered auto" itself; or into a securely locked compartment. All losses caused by theft must have visible marks of forcible entry.

All other policy provisions apply.