

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **REPRODUCTION MODELS; EXOTIC AND SPECIAL INTEREST VEHICLE ENDORSEMENT - VERMONT**

- A. Under the Definitions section of the policy, Definition I. "Your covered auto", is deleted and replaced by the following:
- I. "Your covered auto" means:
1. Any "antique vehicle", "classic vehicle", or "exotic and special interest vehicle" shown in the Declarations.
  2. An "antique vehicle", "classic vehicle", or "exotic and special interest vehicle" on the date you became the owner during the policy period, provided that it replaces one shown in the Declarations. Under Part D – Coverage For Damage To Your Covered Auto, this automatic coverage for replacement vehicles will be:
    - no greater than the highest appraisal for a vehicle already on the policy, or
    - no greater than the replacement vehicle's most recent appraisal, whichever is lower.
  3. A newly acquired "antique vehicle" "classic vehicle", or "exotic and special interest vehicle" which is in addition to any vehicle shown in the declarations on the date you became the owner during the policy period. You must ask us to insure it within 30 days after you became the owner. Under Part D – Coverage For Damage To Your Covered Auto, this automatic coverage for newly acquired vehicles will be:
    - no greater than the highest appraisal for a vehicle already on the policy, or
    - no greater than the newly acquired vehicle's most recent appraisal, whichever is lower.
- B. Under the Definitions section of the policy, Definition K. "Classic vehicle", is deleted and replaced by the following:
- K. "Classic vehicle" means a motor vehicle of unique or rare design and of limited production which was originally manufactured within the past 24 years and is an object of curiosity which is:
1. maintained primarily for use in car club activities, exhibitions, parades, other functions of public interest or for a private collection, and
  2. used only infrequently for other purposes.
- For purposes of this policy, a "classic vehicle" also includes a reproduction model of "antique vehicle" or "classic vehicle" (as described in the Definitions of this policy). Reproduction model means:
1. reproduction models of vehicles older than 24 years; or
  2. all vehicles which have been substantially re-manufactured.
- C. Under the Definitions section of the policy, Definition L. "Regular use vehicle", is deleted and replaced by the following:
- "Regular use vehicle" means a motor vehicle which is used for regular driving to work, school, shopping, errands or for general transportation and is not an "antique vehicle", "classic vehicle" or "exotic and special interest vehicle".
- D. Definition M, "Exotic and special interest vehicle" is added to the Definitions section of the policy.
- M. "Exotic and special interest vehicle" means a motor vehicle typically manufactured within the past 14 years and because of its specific make, model

year of manufacture, and exceptional physical condition, is considered to be increasing in value rather than depreciating in value.

The “exotic and special interest vehicle”:

1. is maintained primarily for use in exhibitions, parades, other functions of public interest or for a private collection; and
2. is used only infrequently for other purposes.

For purposes of this definition, an “exotic and special interest vehicle” shall include all high performance or kit vehicles meeting the criteria set forth herein.

- E. Under Part F - General Provisions, the Regular Use Vehicle Requirement; Other Insurance Policies; and Amendatory Endorsements provisions are revised to read as follows:

#### **Regular Use Vehicle Requirement**

This policy provides coverage for your "antique vehicle", "classic vehicle" and/or "exotic and special interest vehicle" shown in the Declarations. You must own a "regular use vehicle" which must be insured by a separate insurance policy which must be in effect for the entire time this policy is in effect. In no event will this policy serve as your only auto coverage.

#### **Other Insurance Policies**

This policy provides coverage for your "antique vehicle", "classic vehicle", and/or "exotic and special interest vehicle" and applies only to the vehicle(s) shown in the Declarations. Any other vehicles you own should be insured by a separate policy. In no event will this policy provide coverage for any vehicles other than those shown in the Declarations, or which are added to this policy by endorsement.

#### **Amendatory Endorsements**

Any provision in a state amendatory endorsement that revises: Definitions I. “Your covered auto”; J. “Antique vehicle”; K. “Classic vehicle”; M. “Exotic and special interest vehicle”; and/or Part D - Coverage For Damage To Your Covered Auto”; does not apply to this policy.