

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **TRAVELING COLLECTOR ENDORSEMENT - CALIFORNIA**

This additional insurance is provided subject to the provisions of this endorsement and in return for the premium and compliance with all applicable provisions of the Classic Auto Policy to which it is attached.

### **DEFINITIONS**

The following words and phrases are defined with respect to the coverage provided by this endorsement:

"Auto accident" means "bodily injury" due to an accident sustained by you or a "family member" involving the ownership, operation, maintenance or use of "your covered auto" as a vehicle.

"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.

"Personal Effects" includes items usually carried by tourists and travelers, which you own and use or wear, while temporarily located in the vehicle, except as limited below.

Personal Effects does not include:

- ◆ "Equipment"; "Spare Parts"; or "Automotive Tools";
- ◆ Accounts, bills, checks, credit or debit cards, currency, deeds, documents, evidences of debt, gift cards or certificates, letters of credit, money, notes, or securities;
- ◆ Portable digital or electronic devices, cell phones, or laser or radar detection devices, including their accessories; or
- ◆ Tapes, disks or other media used with equipment described immediately above.

### **PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO**

#### **INSURING AGREEMENT**

The following coverage applies to "your covered auto" listed in the Declarations if the loss or damage is caused by:

- a. "Other than collision", only if the Declarations indicate that Other Than Collision Coverage is provided for "your covered auto."
- b. "Collision", only if the Declarations indicate that Collision Coverage is provided for "your covered auto."

#### **► LOSS OF USE AND TRIP INTERRUPTION EXPENSES**

We will pay, without application of a deductible, up to a maximum limit of \$1,500 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" caused by "collision" or "other than collision";
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 or furnished or available for your regular use which is a replacement for "your covered auto"; and
3. Unrecoverable, pre-paid expenses for your attendance at collector vehicle events, such as pre-registration fees.

This coverage applies only if:

- a. the loss to "your covered auto" occurs more than 50 miles from its customary garaging; and
- b. "your covered auto" is withdrawn from use for at least 24 hours.

**LIMIT OF LIABILITY**

- A.** Our payment for these expenses will be limited to that period of time reasonably required to:
1. Resume travel under a prearranged itinerary; or
  2. Return home.
- B.** No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part **D** 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.

**► 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.

**► PERSONAL EFFECTS COVERAGE**

We will pay up to \$250 for direct and accidental loss or damage to your "Personal Effects" in "your covered auto", 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".

**► SPARE PARTS**

The limit shown in the Declarations for "spare parts" is increased by \$750.

**OTHER SOURCES OF RECOVERY**

Any insurance we provide with respect to the additional coverage under Part D of this endorsement shall be excess over any other collectible source of recovery.

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