

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

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

### **DEFINITIONS**

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. A "newly acquired collector vehicle".

Definition K. "Classic vehicle" is deleted and replaced by the following:

K. "Classic vehicle" means:

1. 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:
  - a. maintained primarily for use in car club activities, exhibitions, parades, other functions of public interest or for a private collection, and
  - b. used only infrequently for other purposes.
2. a reproduction model of "antique vehicle" or "classic vehicle" (as described in the Definitions of this policy).

Reproduction model means:

- a. reproduction models of vehicles older than 24 years; or
- b. all vehicles which have been substantially re-manufactured.

The following Definitions are added:

"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" is:

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

"Newly acquired collector vehicle" means any "antique vehicle", "classic vehicle" or "exotic and special interest vehicle", you become owner of during the policy period.

"Replacement vehicle" means any "newly acquired collector vehicle" that replaces a vehicle shown in the Declarations.

"Additional vehicle" means any "newly acquired collector vehicle" that is not a "replacement vehicle".

### **PART F – GENERAL PROVISIONS**

The Other Insurance Policies provision is revised to read as follows:

#### **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.

The following provision is added:

**NEWLY ACQUIRED COLLECTOR VEHICLES**

Coverage for an “additional vehicle” or “replacement vehicle” is provided as described below.

- A. For any coverage provided in this policy except Coverage for Damage to Your Covered Auto, an “additional vehicle” and a “replacement vehicle” will have the broadest coverage we now provide for any collector vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to an “additional vehicle”, you must ask us to insure it within 20 days after you become the owner. If you ask us to insure an “additional vehicle” after the 20 days has elapsed, any coverage we provide for an “additional vehicle” will begin at the time you request the coverage. For a “replacement vehicle”, coverage is provided for this vehicle without your having to ask us to insure it.
- B. For a “replacement vehicle”, Coverage for Damage to Your Covered Auto will be the same as the coverage for the vehicle being replaced. However, you must notify us within 20 days of the date you became the owner if you wish to add or continue coverage for damage for the “replacement vehicle”.
- C. For an “additional vehicle”, Coverage for Damage to Your Covered Auto will be the broadest coverage provided under the policy for any covered vehicle shown in the declarations. However, you must notify us within 20 days of the date you became the owner if you wish to add or continue coverage for damage to the “additional vehicle”.
- D. When automatic Coverage for Damage to Your Covered Auto is provided on a “newly acquired collector vehicle” within 20 days of the date you become the owner, the limit provided on the “newly acquired collector vehicle” will be the lesser of the following:
  - 1. the purchase price;
  - 2. the verifiable value; or
  - 3. the highest agreed value shown on the declarations page.
- E. If you ask us to add or continue Coverage for Damage to Your Covered Auto for a “newly acquired collector vehicle”, coverage will begin at the agreed value at the time you request the coverage for the “newly acquired collector vehicle”.

All other policy provisions apply.