

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

ENTHUSIAST ESSENTIALS ENDORSEMENT - VIRGINIA

The provisions of your Personal Auto Policy are amended as follows. These changes broaden coverage provided by the policy for no additional premium.

Part D – COVERAGE FOR DAMAGE TO YOUR AUTO

The following sections are added:

SPARE PARTS

We will pay up to \$750 or the amount shown in the Declarations for direct and accidental loss or damage to "spare parts" for "your covered auto".

"Spare parts" means a replacement for an item normally a part of "your covered auto" which is not currently in place on "your covered auto". It does not include parts held for sale by you or property of others in your care, custody or control.

No coverage is provided for loss to "spare parts" caused by theft unless the loss results from forcible entry into the place where your "spare parts" 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.

This coverage does not increase the limit of liability for "your covered auto" as stated under **Part D** in the Declarations.

CAR COVERS

We will pay up to \$250 for direct and accidental loss or damage to a car cover or car bra used for "your covered auto". This coverage does not increase the limit of liability for "your covered auto" as stated under **Part D** in the Declarations.

LIMITED VEHICLE FRAUD COVERAGE

We will pay for loss to "your covered auto" caused by:

1. Theft of monies resulting from the sale of "your covered auto" by an "authorized third party broker"; or
2. The confiscation of your vehicle by a public authority as a result of the fraudulent and unlawful use of the Vehicle Identification Number (VIN) by others, or the confiscation of your vehicle by a public authority if the title of "your covered auto" is shown to be fraudulent and you did not know it was fraudulent, but only if the confiscation results in your complete loss of ownership of the vehicle.

The most we will pay for this coverage during any policy period is \$1,500 or the amount for Limited Vehicle Fraud Coverage shown in the Declarations, whichever is greater. This coverage does not increase the limit of liability for "your covered auto" as stated under **Part D** in the Declarations.

However, we do not cover:

1. Loss arising out of or in connection with a "business" owned by you or any "family member";
2. Losses resulting from any fraudulent, dishonest or criminal act by you or any "family member";
3. Losses resulting from any person aiding or abetting you or any "family member", whether acting alone or in collusion with others; or
4. Monies which, for any reason, a bank or any other drawee fails to pay.

"Authorized third party broker" means an individual or business with which you have made an agreement to facilitate the sale of "your covered auto". This does not include any individual or employee or owner of any business who is related to you by blood, adoption, marriage or civil union or domestic partnership, or is a member of your household.

GLASS DEDUCTIBLE WAIVER

We will not apply a deductible when windshield or window glass is repaired if it is damaged as a result of "Other Than Collision" or "Collision" only if the Declarations indicate that Other Than Collision Coverage or Collision Coverage is provided for "your covered auto". If the damage to windshield or window glass occurs at the same time as damage to other parts of "your covered auto", the deductible applicable to the other damage to "your covered auto" may still apply.

PART E – DUTIES AFTER AN ACCIDENT OR LOSS is amended to include:

A person seeking Limited Vehicle Fraud Coverage must take all reasonable steps to cause a warrant to be issued, as soon as practicable, for the arrest of anyone causing a covered loss under this coverage. Failure to cause such warrant to be issued as required by this provision shall not invalidate any claim made by you, if you can show you made reasonable efforts to do so.

All other policy provisions apply.