

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

**CONDITIONS FOR VEHICLES COVERED UNDER A REPORTING FORM
SCHEDULE - FLORIDA**

Under **Definitions**, “your covered auto” is replaced by the following:

“Your covered auto” means:

1. Any “antique vehicle” or “classic vehicle” shown in the Reporting Form Schedule.
2. Any “antique vehicle” or “classic vehicle” on the date you became owner during the policy period, provided that you ask us to insure it no later than the next scheduled reporting date.

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

The **Limit of Liability** provision is replaced by the following:

LIMIT OF LIABILITY

- A. We will pay the limit shown under the Reporting Form Schedule for each scheduled vehicle, which is agreed to be the Guaranteed Value® of “your covered auto”, in case of a total loss or “constructive total loss”.
- 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, with similar kind and quality, without regard to depreciation or betterment, but we will not pay more than the Guaranteed Value® per vehicle shown in the Reporting Form Schedule.
- C. Until a vehicle is reported to the company, the limit for that vehicle will be the lesser of the following:
 1. The purchase price;
 2. The market value; or
 3. The maximum Guaranteed Value® for any one vehicle stated on the Enthusiast Automobile Declarations.

All other policy provisions apply.