

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

**CHERISHED SALVAGE® COVERAGE – WEST VIRGINIA**

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For an additional premium, this coverage applies when a scheduled vehicle is designated with Cherished Salvage Coverage® in the Declarations or Schedule.

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

Under form AC 001 WV, the **Payment of Loss** provision is replaced by the following:

**PAYMENT OF LOSS**

Unless a claim has been paid by others, we will pay any loss covered under this policy within 15 days after we reach agreement with you, entry of a final judgment, or the filing of an appraisal award with us.

For a total loss or “constructive total loss”, the salvage belongs to you. However, if payment is made for a total loss due to theft, and “your covered auto” is later recovered in a condition that would not be considered a total loss or “constructive total loss”, the right of salvage for that vehicle belongs to us.

For all other loss or damage, we may pay for loss in money or repair or replace the damaged or stolen property. We may, at our expense, return any stolen property to you or to the address shown in this policy. If we return stolen property we will pay for any damage resulting from the theft. We may keep all or part of the property at an agreed or appraised value.

All other policy provisions apply.