

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

CUSTOM FEATURES ENDORSEMENT – MISSOURI

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

For “your covered auto” listed in the Declarations or Schedule with the Custom Features Endorsement, the **Limit of Liability** provision in AC 001 MO is replaced by the following:

LIMIT OF LIABILITY

- A. We pay the limit shown under **PART D** in the Declarations or Schedule for the applicable vehicle, which is agreed to be the Guaranteed Value® of “your covered auto”, in case of a total loss or “constructive total loss”. This is the most we will pay for a loss in any one accident, inclusive of all fees, taxes or any other amounts. Our payment will not include an amount for sales tax for the damaged or stolen property, however we will provide you with a certification, as described in MO. REV. STAT. § 144.027.
- B. We pay up to \$10,000 for loss or damage to the custom features of “your covered auto”, including but not limited to:
1. Exterior paint or decals;
 2. Glass etching;
 3. Metal engraving; or
 4. Any other feature described in the Declarations or Schedule;
- unless a limit for Custom Features is shown in the Declarations or Schedule, then the limit in the Declarations or Schedule is the only limit that applies to Custom Features. The limit for Custom Features is a part of, and not in addition to, the Guaranteed Value® shown under **PART D** in the Declarations or Schedule for “your covered auto”.
- C. For losses or damage to “your covered auto” which are not total losses or “constructive total losses” including loss to Custom Features described in the Declarations or Schedule, we will pay the amount necessary to repair or replace the property, whichever is less, provided you actually repair or replace the property with similar kind and quality, without regard to depreciation or betterment. However, we will not pay more than the Guaranteed Value® per vehicle shown under **PART D** in the Declarations or Schedule.

All other policy provisions apply.