

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## CUSTOM FEATURES ENDORSEMENT

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

In return for the premium shown in the Declarations, the **Limit of Liability** provision is replaced by the following for “your covered auto” listed in the Declarations or Schedule with the **Custom Features Endorsement**:

#### LIMIT OF LIABILITY

- A. In the event of a total loss or “constructive total loss”, we pay the “Guaranteed Value®” shown in the Declarations or Schedule for the applicable scheduled vehicle.
- 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 exterior feature forming part of “your covered auto”;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 in the Declarations or Schedule for “your covered auto”.
- C. For all other 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®” for the applicable vehicle shown in the Declarations or Schedule.

All other policy provisions apply.