

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

VALUE-ADDED ENDORSEMENT – VIRGINIA

This additional insurance is provided for no extra premium. With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

The following words and phrases are defined only with respect to the coverage provided by this endorsement:

“Automotive tools” includes tools and portable equipment used in the maintenance of collector vehicles. This also includes:

1. Portable carts or cases used to store covered tools; and
2. Accessories for covered tools whether attached or not.

“Personal effects” includes items usually carried by tourists and travelers which you own, while temporarily located in the vehicle, except “personal effects” does not include:

1. Equipment; “spare parts”; or “automotive tools”;
2. Accounts, bills, checks, credit or debit cards, currency, deeds, documents, evidences of debt, gift cards or certificates, letters of credit, money, notes, or securities;
3. Portable digital or electronic devices, cell phones, or laser or radar detection devices, including their accessories; or
4. Tapes, disks or other media used with equipment described immediately above.

EXTRA COVERAGES

The following additional coverage apply, subject to the provisions that exclude, restrict or limit coverage in this policy; provided however, that no deductible applies to an **EXTRA COVERAGE** unless specifically indicated below.

A. DEBRIS REMOVAL

We will pay up to \$2,500 for the cleanup and removal of “your covered auto” for losses occurring at a racing facility, or a facility or roadway temporarily designated for speed, time, racing, or performance driving events. This coverage does not include damage to the racing facility or track, including barriers, walls or equipment, or for any costs incurred for the removal, remediation or restoration of any polluted land or water.

In no event will this coverage pay for loss or damage to “your covered auto”.

B. FIRE DEPARTMENT SERVICE CHARGE

When the fire department is called to save or protect property we insure from covered loss or damage, we will pay up to \$2,500 for your liability for fire department service charges:

1. Assumed by contract or agreement prior to loss; or
2. Required by local ordinance.

C. FIRE EXTINGUISHER AND AUTOMATIC EXTINGUISHER SYSTEM RECOVERY

We will pay your expenses for recharge, reinspection or to restore the operation of:

1. Your hand-held fire extinguishers; or
2. An automatic extinguishing system

When they are discharged while protecting covered property.

The most we will pay under this **EXTRA COVERAGE** for any one incident is \$2,500.

D. NEWLY ACQUIRED AUTO

A “newly acquired auto” will have the broadest coverage we now provide for any vehicle shown in the Declarations. Subject to the provisions that exclude, restrict or limit coverage in this policy, coverage begins on the date you become the owner. Coverage For Damage To Your Auto is the highest amount of insurance available for any one vehicle listed on the Declaration or \$5,000,000.

E. POST-LOSS VEHICLE TRAILERING

Upon completion of repairs to “your covered auto”, necessitated by a covered loss, we will pay up to \$2,500 for reasonable expenses incurred to have “your covered auto” returned to you by a professional vehicle transportation service. Evidence of incurred expenses, such as receipts, must be presented to us in order for payment to be made. The most we will pay for this **EXTRA COVERAGE** during any policy period is \$10,000.

F. REWARD COVERAGE – STOLEN PROPERTY

If property covered under this policy is stolen, we may, at our discretion, after consultation with the appropriate law enforcement personnel, pay a reward of up to the lesser of 10% of the covered loss or \$10,000 to any person, other than a person with an interest in the property, who provides the law enforcement agency information that:

1. Leads to the conviction of any person who has stolen the property; or
2. Results in the return of the stolen property.

The limit of liability will not be increased regardless of how many persons provide information or how many persons are convicted of the theft. No reward will be paid to any person involved in any way in the theft of covered property. The most we will pay for this **EXTRA COVERAGE** during any policy period is \$10,000.

G. VEHICLE DETAILING

In the event of a covered loss to “your covered auto” for which payments exceed \$2,500, we will pay up to \$2,500 to have “your covered auto” professionally detailed.

PART A – LIABILITY COVERAGE

Under the **Supplementary Payments** provision, the following is added:

The amount shown under item 4, for loss of earnings is increased from up to \$250 per day to up to \$1,000 per day.

PART A – LIABILITY COVERAGE and PART B – MEDICAL EXPENSE AND INCOME LOSS BENEFITS COVERAGE

The following coverage is added:

TEMPORARY EXCESS WORLDWIDE COVERAGE FOR OWNED AND NEWLY ACQUIRED COLLECTOR VEHICLES

If you purchase a new antique vehicle or classic vehicle, or temporarily relocate “your covered auto” shown in the Declarations or Schedule, outside the United States of America, its territories or possessions, Puerto Rico or Canada, your coverage under **PART A – LIABILITY COVERAGE** and **PART B - MEDICAL EXPENSE AND INCOME LOSS BENEFITS COVERAGE** will apply to the operation or use of that vehicle by you or any “family member” subject to the following provisions:

1. The insured vehicle is not in any country, territory or waterway in which The Office of Foreign Assets Control (“OFAC”) of the US Department of the Treasury has administered and enforces economic and trade sanctions.
2. An underlying policy of automobile liability insurance is purchased or provided at or above the minimum liability limits required by the country or jurisdiction in which the vehicle is being operated. We will pay only that part of a covered loss that exceeds the limit of liability of that underlying policy; or, absent such underlying policy, the minimum liability limits required by the country or jurisdiction in which the vehicle is being operated or liability limits of \$50,000 USD per person/\$100,000 USD per accident, whichever is lower. However, under no circumstances will we pay more than the limit of liability shown in the Declarations or Schedule of this policy.
3. This coverage extension applies for 90 days from the date of purchase or the day “your covered auto” arrives in the foreign country or jurisdiction. However, this period may be extended by us in writing.

Under the **Legal Action Against Us** provision, the following is added:

Under this **Temporary Excess Worldwide Coverage For Owned And Newly Acquired Collector Vehicles** provision, any legal action seeking damages must be brought in the United States of America.

WARNING

In Mexico, and other countries, only liability coverage purchased from a local licensed insurance company will meet the auto insurance requirements of that country. Failure to purchase any required insurance policy could result in fines or other penalties.

PART D – COVERAGE FOR DAMAGE TO YOUR AUTO

The following provisions are added by this endorsement:

LIMITED WAIVER OF COLLISION DEDUCTIBLE

When there is a loss to “your covered auto” insured for “collision” coverage:

1. No deductible will apply if the loss was caused by a collision with another auto insured by us; or
2. Up to \$2,500 of any applicable deductible will be waived if the loss is determined to be less than 50% your fault.

SPARE PARTS

The limit is increased to:

1. \$2,500; or
2. The amount shown in the Declarations for “spare parts”.

TRANSPORTATION EXPENSES COVERAGE

If there is a loss to a “your covered auto” described in the Schedule or in the Declarations, or to a “non-owned auto”, in addition we will pay without application of a deductible, up to \$750 for:

- A.** Temporary transportation expenses, including expenses for rental reimbursement, incurred by you in the event of a loss to “your covered auto”. We will pay for such expenses if the loss is caused by:
 1. Other than “collision” only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
 2. “Collision” only if the Declarations indicate that Collision Coverage is provided for that auto.
- B.** Expenses for which you become legally responsible in the event of loss to a “non-owned auto”. We will pay for such expenses if the loss is caused by:
 1. Other than “collision” only if the Declarations indicate that Other Than Collision Coverage is provided for any “your covered auto”.
 2. “Collision” only if the Declarations indicate that Collision Coverage is provided for any “your covered auto”.

If the loss is caused by:

1. A total theft of “your covered auto” or a “non-owned auto”, we will pay only expenses incurred during the period:
 - a.** Beginning 48 hours after the theft; and
 - b.** Ending when “your covered auto” or the “non-owned auto” is returned to use or we pay for its loss.
2. Other than a total theft of a “your covered auto” or a “non-owned auto”, we will pay only expenses beginning when the auto is withdrawn from use for more than 24 hours.

Our payment will be limited to that period of time reasonably required to repair or replace the “your covered auto” or the “non-owned auto”.

The following provision is modified by this endorsement:

LIMIT OF LIABILITY

Paragraph **A.** and **B.** of the **Limit of Liability** provision in the **AMENDMENT OF POLICY PROVISIONS – VIRGINIA** endorsement is replaced by the following:

- A.** We will pay the limit shown in the Declarations or Schedule for the applicable vehicle, which is agreed to be the Guaranteed Value® of “your covered auto”, inclusive of any applicable taxes and fees, in case of a total loss or “constructive total loss”.

“Constructive total loss” means a loss where the cost to repair damage to “your covered auto” will exceed the Guaranteed Value® of the vehicle when fully repaired.

This limit of liability shown for each vehicle is increased by three percent at the end of each three-month period after the policy effective date. Upon expiration of the policy period, the increased limit reverts back to the Guaranteed Value® shown in the Declarations or Schedule. The Guaranteed Value® shown in the Declarations or Schedule is used to process your renewal unless you request a change in the amount of insurance to which we must also agree.

If the “market value” of “your covered auto” immediately before the loss exceeds its Guaranteed Value®, we will pay its “market value” up to 150% of the Guaranteed Value® including any applicable quarterly adjustments as described above. For policies with two or more vehicles, the most we will pay in any one “loss event” is the greater of the total of all vehicle limits shown in the Declarations or Schedule, or 150% of the Guaranteed Value® of the highest valued vehicle on the policy, subject to any applicable policy loss limit.

“Market value” means the price which the property might be expected to realize if offered for sale by a willing seller to a willing buyer in a fair market on the date of loss or damage.

- 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, provided you actually repair or replace the property, 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 Declarations or Schedule. Should you decide not to repair or replace the property, we will pay the equivalent in money for what the repair or replaced property would be.

If the “market value” of “your covered auto” immediately before the loss exceeds the “market value” of the vehicle after it is repaired, we will pay the difference between its “market value” before and after repair up to 150% of the Guaranteed Value® including any applicable quarterly adjustments as described in **A.** above. The most we will pay in any one loss is the greater of the total of all vehicle amounts shown in the Declarations or Schedule, or 150% of the Guaranteed Value® of the highest valued vehicle on the policy, subject to any applicable policy loss limit.

However, the most we will pay for loss to:

1. Any “non-owned auto” which is a trailer is \$1,500.
2. Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment, is \$1,000
3. “Custom equipment” in or upon “your covered auto” or any “non-owned auto” is \$1,500.

The following coverage applies to “your covered auto” listed in the Declarations or Schedule if the loss or damage is caused by:

- A.** Other than “collision”, only if the Declarations or Schedule indicate that Other Than Collision Coverage is provided for “your covered auto”.
- B.** “Collision”, only if the Declarations or Schedule indicate that Collision Coverage is provided for “your covered auto”.

TRIP INTERRUPTION COVERAGE

INSURING AGREEMENT

With respect to a “your covered auto” shown in the Schedule or Declarations, we will pay, without application of a deductible, up to a maximum limit of \$1,500 for reasonable:

1. Transportation expenses incurred by you in the event of a mechanical or electrical breakdown of "your covered auto".
2. Expenses incurred by you for lodging and meals in the event of:
 - a. Direct and accidental loss to "your covered auto" caused by "collision" or other than "collision"; or
 - b. Mechanical or electrical breakdown of "your covered auto".
3. Unrecoverable, pre-paid expenses for your attendance at collector vehicle events, such as pre-registration fees.

This coverage applies only if:

1. The loss to, or mechanical or electrical breakdown of, "your covered auto" occurs more than 50 miles from home; and
2. The "your covered auto" is withdrawn from use for at least 24 hours.

LIMIT OF LIABILITY

- A. Our payment for Trip Interruption Coverage will be limited to that period of time reasonably required to:
 1. Resume travel under a prearranged itinerary; or
 2. Return home.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part D of the policy.

OTHER SOURCES OF RECOVERY

Any insurance we provide with respect to Trip Interruption Coverage shall be excess over any other collectible source of recovery including but not limited to:

- A. Any coverage provided by:
 1. Vehicle warranties;
 2. Automobile clubs; or
 3. Mechanical breakdown or similar plans; or
- B. Any other source of recovery applicable to the loss.

AUTOMOTIVE TOOLS COVERAGE

We will pay up to \$2,500 for direct and accidental loss or damage to "automotive tools" for "your covered auto", subject to a deductible of \$25. This coverage does not include tools used in any business, or property of others in your care, custody or control.

However, we will not pay for loss to "automotive tools" caused by theft unless the loss results from forcible entry.

PERSONAL EFFECTS COVERAGE

We will pay up to \$2,500 for direct and accidental loss or damage to your "personal effects" while in "your covered auto", subject to a deductible of \$25.

However, we will not pay for loss to "personal effects" caused by theft unless the loss results from forcible entry into "your covered auto".

VEHICLE VALUABLE PAPERS COVERAGE

We will pay up to an additional \$2,500 for direct and accidental loss or damage to vehicle valuable papers and records while in "your covered auto", subject to a deductible of \$25. This coverage includes the cost to research lost information on valuable papers and records for which duplicates do not exist.

For purposes of this coverage, "your covered auto's" valuable papers and records includes but is not limited to printed or written materials such as an owner's handbook, parts or service manuals or sales literature.

VEHICLE VIN THEFT AND FRAUDULENT TITLE COVERAGE

We will pay, without a deductible, for expenses reasonably and necessarily incurred by you to establish ownership as a result of the fraudulent and unlawful use of the Vehicle Identification Number (VIN) by others. We will also pay for the loss of the vehicle if the title of "your covered auto" is shown to be fraudulent, you did not know it was fraudulent, and the vehicle is confiscated by a public authority. This includes reasonable attorney fees with prior notice and approval by us.

LIMIT OF LIABILITY

Our limit of liability during any one policy period shall be the lesser of:

1. The cost to establish ownership and clear the title;
2. The Guaranteed Value®; or
3. \$100,000.

Part 2. of **LIMITED VEHICLE FRAUD COVERAGE** provided in the Enthusiasts Essentials Endorsement - Virginia is deleted.

The following provisions are added:

COVERAGE FOR ACCIDENTAL DEPLOYMENT OF AN AIRBAG

In addition, we will pay, without application of a deductible, up to \$2,500 for the cost to repair or replace an airbag passive restraint system that accidentally deploys when not caused by a "collision" or other than "collision" loss.

VEHICLE LOCK COVERAGE

In addition, we will pay, without application of a deductible, up to \$2,500 for a loss to keys for "your covered auto" which includes:

- A. The cost to duplicate or replace lost or stolen keys;
- B. The labor costs to retrieve keys accidentally locked in the vehicle; or
- C. The cost to re-key the vehicle locks when the keys are lost, stolen, or the vehicle is stolen and then recovered.

OTHER SOURCES OF RECOVERY

Any insurance we provide with respect to the additional coverage under **PART D** of this endorsement shall be excess over any other collectible source of recovery. The most we will pay for all covered damages shall not exceed the actual amount of loss associated with each accident.

The following coverage is added by this endorsement:

AUTOMOBILE DEATH INDEMNITY COVERAGE**SCHEDULE**

Coverage is provided where a premium and a limit of liability are shown for the coverage.			
Coverage	Insured	Limit Of Liability	Premium
Death Indemnity	1. See Named Insured(s) in Declarations	\$10,000 per accident	\$ INCL

I. Definitions

The following definitions are added:

1. "Insured" as used in this endorsement means the:
 - a. Individual(s) named in the Schedule or in the Declarations for each applicable coverage; or
 - b. Any "family member".
2. "Motor vehicle" means a self-propelled land motor vehicle or "trailer" other than any vehicle:
 - a. Operated on rails or crawler treads; or

- b. While located for use as a residence or premises.

II. Automobile Death Indemnity

INSURING AGREEMENT

If the Schedule or Declarations indicate that Automobile Death Indemnity Coverage applies, we will pay the Limit Of Liability listed in the Schedule or in the Declarations for Death Indemnity in the event of the death of the “insured” to:

1. The surviving spouse, if resident in the same household at the time of death;
2. If there is no surviving spouse and the insured is a minor, the parent if resident of the same household at the time of death; or
3. If 1. or 2. above is not applicable, the “insured’s” estate.

In addition, a limited benefit may be extended to a pet owned by you or any “family member” “occupying” “your covered auto” at the time of the accident.

The death must result from “bodily injury” sustained while “occupying”, or when struck by, a “motor vehicle”, provided the death occurs within 90 days from the date of the accident.

We shall have the right and opportunity to make an autopsy, where it is not prohibited by law.

EXCLUSIONS

We do not provide Automobile Death Indemnity Coverage for any “insured”:

A. Who intentionally causes “bodily injury” to himself or herself.

B. For “bodily injury” or death:

1. Occurring during the course of employment if benefits are required or available under any workers' compensation or similar law.
2. Sustained while “occupying” “your covered auto” while it is being used as a public or livery conveyance. This includes but is not limited to any period of time “your covered auto” is being used by any “insured” who is logged into a “transportation network platform” as a driver, whether or not a passenger is “occupying” the vehicle.

This exclusion (**B.2.**) does not apply to;

- a. A share-the-expense car pool; or
- b. The ownership or operation of “your covered auto” while it is being used for volunteer or charitable purposes.
3. Sustained while “occupying” a “motor vehicle” without a reasonable belief that that “insured” is entitled to do so.
4. Sustained while “occupying” any “motor vehicle” (other than “your covered auto”) which is:
 - a. Owned by you; or
 - b. Furnished or available for your regular use.
5. Sustained while “occupying” any “motor vehicle” (other than “your covered auto”) which is:
 - a. Owned by any “family member”; or
 - b. Furnished or available for the regular use of any “family member”.

However, this exclusion (**B.5.**) does not apply to you.

6. Sustained while employed or otherwise engaged in the “business” of:
 - a. Selling;
 - b. Repairing;
 - c. Servicing;
 - d. Storing; or

- e. Parking;
vehicles designed for use mainly on public highways. This includes road testing and delivery. This exclusion **(B.6.)** does not apply to the ownership, maintenance or use of “your covered auto” by:
 - a. You;
 - b. Any “family member”; or
 - c. Any partner, agent or employee of you or any “family member”.
- 7. Caused by or as a consequence of:
 - a. Discharge of a nuclear weapon (even if accidental);
 - b. War (declared or undeclared);
 - c. Civil war;
 - d. Insurrection; or
 - e. Rebellion or revolution.
- 8. Caused by or as a consequence of disease, except pus-forming infection which is sustained as a result of “bodily injury” to which this coverage applies.

LIMIT OF LIABILITY

For Automobile Death Indemnity Coverage, the Limit Of Liability shown in the Schedule or in the Declarations is the most we will pay to, or on behalf of, each “insured” injured in any one accident, regardless of the number of:

- 1. “Insureds”;
- 2. Claims made; or
- 3. Vehicles or premiums shown in the Declarations.

At your option, up to \$500 of this limit may be applied to a covered pet.

III. Part E – Duties After An Accident Or Loss

Part E is replaced by the following:

We have no duty to provide Automobile Death Indemnity Coverage under this Policy if the failure to comply with the following duties is prejudicial to us:

- A.** We must be notified promptly of how, when and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.
- B.** An “insured” must:
 - 1. Cooperate with us in the investigation, settlement or defense of any claim or suit.
 - 2. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
 - 3. Submit, as often as we reasonably require:
 - a. To physical exams by physicians we select. We will pay for these exams.
 - b. To examination under oath and subscribe the same.
 - c. To recorded statements.
 - 4. Authorize us to obtain:
 - a. Medical reports; and
 - b. Other pertinent records.
 - 5. Submit a proof of loss when required by us.

IV. Part F – General Provisions

- A.** The **Legal Action Against Us** Provision is replaced by the following:

Legal Action Against Us

No legal action may be brought against us under Automobile Death Indemnity Coverage until there has been full compliance with all of the terms of this Policy.

- B.** The **Our Right To Recover Payment** Provision does not apply.

- C.** The **Transfer Of Your Interest In This Policy** Provision is replaced by the following:

Transfer Of Your Interest In This Policy

Your rights and duties under this Policy may not be assigned without our written consent. However, if a named insured shown in the Declarations dies, Automobile Death Indemnity Coverage will be provided for any surviving insured named in the Schedule or in the Declarations until the end of the policy period.

All other provisions of the policy apply.