

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

GUARANTEED VALUE® ENDORSEMENT – VIRGINIA

AMENDMENT OF POLICY PROVISIONS – VIRGINIA (PP 01 99) is changed as follows:

Under **PART D – COVERAGE FOR DAMAGE TO YOUR AUTO**, the **LIMIT OF LIABILITY** provision is replaced by the following:

LIMIT OF LIABILITY

- A.** We will 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”, 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.
- 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.

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.