

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

VEHICLE UNDER CONSTRUCTION ENDORSEMENT

For “your covered auto” or “your camper trailer” listed in the Declarations or Schedule with the **Vehicle Under Construction Endorsement** and for which an endorsement premium is paid, the following changes apply, only with respect to the coverage provided by this endorsement, while that vehicle is under construction.

DEFINITIONS

The following definition is added:

“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.

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

The **Limit of Liability** provision is replaced by the following:

LIMIT OF LIABILITY

- A. In the event of a total loss or “constructive total loss”, we will pay the “Guaranteed Value®” shown in the Declarations or Schedule for the applicable scheduled vehicle under construction. This “Guaranteed Value®” shown for the applicable scheduled vehicle is increased by ten percent at the end of each three-month period after the policy effective date. However, during the policy period, we will not pay more than \$25,000 above the “Guaranteed Value®” for the applicable vehicle shown in the Declarations or Schedule, regardless of the number of claims made. If “your covered auto” or “your camper trailer” is declared a total loss or “constructive total loss”, such increases will cease effective on the date of loss.

Upon expiration of the policy period, the limit reverts back to the “Guaranteed Value®” shown in the Declarations or Schedule for the applicable scheduled vehicle. This amount is used to process your renewal unless you request a change in the amount of insurance to which we must also agree.

- B. For all other loss or damage to “your covered auto” or “your camper trailer”, 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®” for the applicable vehicle shown in the Declarations or Schedule.

The following coverage is added:

AUTOMOTIVE TOOLS COVERAGE

We will pay up to \$750 for direct and accidental loss or damage to “automotive tools” for “your covered auto”, subject to a deductible of \$25. This amount is in addition to any limit for “automotive tools” shown in the Declarations or Schedule. 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 into “your covered auto”.

All other policy provisions apply.