PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

TEMPORARY EXCESS WORLDWIDE COVERAGE ENDORSEMENT

In return for the premium shown in the Declarations, this additional insurance is provided subject to the provisions of this endorsement and in compliance with all applicable provisions of the **Enthusiast Automobile Policy™** to which it is attached.

PART A – LIABILITY COVERAGE

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

The amount shown under item D. for loss of earnings is increased from up to $50 per day to up to $1,000 per day.

PART A – LIABILITY COVERAGE and **PART B – MEDICAL PAYMENTS COVERAGE**

The following coverage is added:

TEMPORARY EXCESS WORLDWIDE COVERAGE FOR OWNED AND NEWLY ACQUIRED COLLECTOR VEHICLES

If you purchase a new "your covered auto", or temporarily relocate "your covered auto" shown in the Declarations or Schedule, outside the United States of America, its territories or possessions, or Canada, your coverage under **PART A – LIABILITY COVERAGE** and **PART B – MEDICAL PAYMENTS COVERAGE** will apply to the operation or use of that vehicle by you or any "family member" subject to the following provisions:

A. 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.

B. 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 each person/$100,000 USD each 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.

C. 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.

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 F – GENERAL PROVISIONS

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

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

All other policy provisions apply.