

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

LEGENDARY RIDE™ ENDORSEMENT – CALIFORNIA

This additional insurance is provided subject to the provisions of this endorsement and in return for the premium paid and compliance with all applicable provisions of the Classic Auto Policy to which it is attached.

DEFINITIONS

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.

“Branded merchandise” includes items featuring the name and/or logo of a collector vehicle’s make or model. Such items may include clothing, accessories or other collectables associated with “your covered auto”.

“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.

PART D – COVERAGE FOR DAMAGE TO YOUR COVERED AUTO

The following coverage is added by this endorsement:

SPARE PARTS

The limit shown in the Declarations or Schedule for “spare parts” is increased by \$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”.

LOSS OF USE AND TRIP INTERRUPTION EXPENSES

We will pay, without application of a deductible, up to a maximum limit of \$1,500 for reasonable:

1. Temporary expenses incurred by you for transportation, lodging and meals in the event of direct and accidental loss to, or mechanical breakdown of, “your covered auto”;
2. Expenses of up to \$20 per day, or the amount for which you become legally responsible, in the event of a covered loss to, or mechanical breakdown of, an auto not owned by or furnished or available for your regular use which is a replacement for “your covered auto”; and
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 breakdown of, “your covered auto” occurs more than 50 miles from its customary garaging; and
2. “Your covered auto” is withdrawn from use for at least 24 hours.

LIMIT OF LIABILITY

1. Our payment for these expenses will be limited to that period of time reasonably required to:
 - a. Resume travel under a prearranged itinerary; or
 - b. Return home.
2. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and **PART D** of the policy.

EXCLUSIONS

We will not pay for loss to, or loss of use of, a rental vehicle rented by you if a rental vehicle company is precluded from recovering such loss or loss of use from you, pursuant to the provisions of any applicable rental agreement or state law.

AUTOMOTIVE TOOLS COVERAGE

We will pay up to \$250 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.

BRANDED MERCHANDISE COVERAGE

We will pay up to \$250 for direct and accidental loss or damage to “branded merchandise”. If the “branded merchandise” is a key fob or keychain, this coverage will not pay for the cost to duplicate lost or stolen keys, nor will it pay for the cost to re-key the vehicle locks.

However, we will not pay for loss to “branded merchandise” caused by theft unless the loss results from forcible entry.

PERSONAL EFFECTS COVERAGE

We will pay up to \$250 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 \$250 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.

However, we will not pay for loss to valuable papers and records caused by theft unless the loss results from forcible entry into “your covered auto”. All losses caused by theft must have visible marks of forcible entry.

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.

The following provision is added:

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.

All other policy provisions apply.