

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

CUSTOM FEATURES ENDORSEMENT – MISSOURI

For an additional premium, this coverage applies only to “your covered auto” or “your camper trailer” designated in the Declarations with the **Custom Features Endorsement**.

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 pay the “Guaranteed Value®” shown in the Declarations for the applicable scheduled vehicle. This is the most we will pay for a loss in any one accident, inclusive of all fees, taxes, or any other amounts. Our payment will not include an amount for sales tax for the damaged or stolen property; however, we will provide you with a certification as described in MO. REV. STAT. § 144.027.
- B. We will pay up to \$10,000 for loss or damage to the custom features of “your covered auto” or “your camper trailer”, including but not limited to:
 - 1. Exterior paint or decals;
 - 2. Glass etching;
 - 3. Metal engraving; or
 - 4. Any other exterior feature forming part of “your covered auto” or “your camper trailer”;unless a limit for **Custom Features** is shown in the Declarations, then the limit in the Declarations is the only limit that applies to **Custom Features**. The limit for **Custom Features** is a part of, and not in addition to, the “Guaranteed Value®” shown in the Declarations for “your covered auto” or “your camper trailer”.
- C. For all other loss or damage to “your covered auto” or “your camper trailer” which is not a total loss or “constructive total loss” including loss to **Custom Features** described in the Declarations, we will pay the amount necessary to repair or replace the property, whichever is less, with similar kind and quality, without regard to depreciation or betterment. However, we will not pay more than the “Guaranteed Value®” for the applicable vehicle shown in the Declarations. We will not pay for any unrepaired damage for which we have previously made payment under this policy.

All other policy provisions apply.