

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

VALUE-ADDED ENDORSEMENT – NEW HAMPSHIRE

The provisions of the **Classic Automobile Policy** are amended as follows. In return for the premium shown in the Declarations, these changes broaden coverage provided by the policy.

Under **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 following provisions are added:

ACCIDENTAL DEPLOYMENT OF AN AIRBAG

We will pay, without application of a deductible, up to the amount shown in the Declarations for **Accidental Airbag Deployment** for the cost to repair or replace an airbag passive restraint system that accidentally deploys when not caused by a “collision” or “other than collision” loss.

AUTOMOTIVE TOOLS

We will pay up to the amount shown in the Declarations for **Automotive Tools** for direct and accidental loss or damage to “automotive tools” for “your covered auto” or “your camper trailer”, 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

We will pay up to the amount shown in the Declarations for **Branded Merchandise**. If the “branded merchandise” is a key fob or keychain, this coverage will not pay the cost to duplicate lost or stolen keys, nor will it pay 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.

“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 collectibles associated with “your covered auto” or “your camper trailer”.

LOSS OF USE AND TRIP INTERRUPTION EXPENSES

If a limit is shown in the Declarations for **Loss of Use and Trip Interruption Expenses**, we will pay up to that limit for reasonable:

- A. 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” or “your camper trailer”;
- B. 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, furnished, or available for your regular use which is a replacement for “your covered auto” or “your camper trailer”; and
- C. Unrecoverable, pre-paid expenses for your attendance at collector vehicle events, such as pre-registration fees.

This coverage applies only if:

- A. The loss to, or mechanical breakdown of, “your covered auto” or “your camper trailer” occurs more than 50 miles from its customary garaging location; and
- B. “Your covered auto” or “your camper trailer” is withdrawn from use for at least 24 hours.

LIMIT OF LIABILITY

- A. Our payment for these expenses will be limited to that period of time reasonably required to:
 - 1. Resume travel under a prearranged itinerary; or
 - 2. Return home.
- B. 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.

PERSONAL EFFECTS

We will pay up to the amount shown in the Declarations for **Personal Effects** for direct and accidental loss or damage to your "personal effects" while in "your covered auto" or "your camper trailer", 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" or "your camper trailer".

"Personal effects" includes items usually carried by tourists and travelers, which you own and use or wear, while temporarily located in the vehicle, except "personal effects" does not include:

- A. "Equipment", "spare parts", or "automotive tools";
- B. Accounts, bills, checks, credit or debit cards, currency, deeds, documents, evidences of debt, gift cards or certificates, letters of credit, money, notes, or securities;
- C. Portable digital or electronic devices, cell phones, or laser or radar detection devices, including their accessories; or
- D. Tapes, disks, or other media used with equipment described immediately above.

POST-LOSS VEHICLE TRAILERING

If a limit is shown for **Post-Loss Vehicle Trailering** coverage in the Declarations, then upon completion of repairs to "your covered auto" or "your camper trailer", necessitated by a covered loss, we will pay up to that limit for reasonable expenses incurred to have "your covered auto" or "your camper trailer" returned to you by a professional vehicle transportation service. Evidence of incurred expenses, such as receipts, must be presented to us in order for payment to be made.

VEHICLE LOCK COVERAGE

We will pay, without application of a deductible, up to the amount shown in the Declarations for **Vehicle Lock Coverage** for a loss to keys for "your covered auto" or "your camper trailer" which includes:

- A. The cost to duplicate or replace lost or stolen keys;
- B. The labor costs to retrieve keys accidentally locked in the vehicle; or
- C. The cost to re-key the vehicle locks when the keys are lost, stolen, or the vehicle is stolen and then recovered.

VEHICLE VALUABLE PAPERS COVERAGE

We will pay up to the amount shown in the Declarations for **Vehicle Valuable Papers Coverage** for direct and accidental loss or damage to vehicle valuable papers and records while in "your covered auto" or "your camper trailer", 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" or "your camper trailer". All losses caused by theft must have visible marks of forcible entry.

For purposes of this coverage, “your covered auto’s” or “your camper trailer’s” valuable papers and records include but are not limited to printed or written materials such as an owner’s handbook, parts or service manuals, or sales literature.

The following provisions are modified by this endorsement:

CAR COVERS

If a **Car Covers** limit is shown in the Declarations, then the **Car Covers** limit is increased to that amount.

SPARE PARTS

If a **Spare Parts** limit is shown in the Declarations, then the **Spare Parts** limit is increased to that amount.

All other policy provisions apply.