

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

## ENTHUSIAST ESSENTIALS ENDORSEMENT – NEW YORK

The provisions of the Classic Auto Policy are amended as follows. These changes broaden coverage provided by the policy for no additional premium.

### PART A – LIABILITY COVERAGE

Exclusion 11. is deleted.

### PART D – COVERAGE FOR DAMAGE TO YOUR AUTO

#### 1. SPARE PARTS

The limit is increased to \$750, or the amount shown in the declarations for **"Spare Parts"**.

#### 2. Under **EXCLUSIONS**, the following changes apply:

**A.** Under exclusion **A.1**, the words "insects or vermin" is deleted.

**B.** Under exclusion **A.4**, the word "terrorism" is deleted.

#### 3. The **Vehicle Trailer** Provision is replaced by the following:

##### **VEHICLE TRAILER**

"Your vehicle trailer" is covered only for physical loss or damage to the trailer itself.

We will cover "your vehicle trailer", less the deductible shown in the Declarations, for up to the amount of insurance specified in the Declarations.

Coverage is subject to all of the applicable terms and conditions of this policy.

"Your vehicle trailer" means the vehicle trailer(s) shown in the Declarations.

#### 4. The following sections are added:

##### **CAR COVERS**

We will pay up to \$250 for direct and accidental loss or damage to a car cover or car bra used for "your covered auto". This coverage does not increase the limit of liability for "your covered auto" as stated under **Part D** in the Declarations.

##### **FULL COVERAGE WINDOW GLASS**

We will pay under Collision or Other Than Collision for window glass breakage on "your covered auto" without a deductible. If only Collision Coverage is afforded, any covered window glass breakage caused by "collision" will be considered a "collision" loss. If the damage to windshield or window glass occurs at the same time as damage to other parts of "your covered auto", the deductible applicable to the other damage to "your covered auto" may still apply.

##### **LIMITED VEHICLE FRAUD COVERAGE**

We will pay for loss to "your covered auto" caused by:

1. Theft of monies resulting from the sale of "your covered auto" by an "authorized third party broker"; or
2. The confiscation of your vehicle by a public authority as a result of the fraudulent and unlawful use of the Vehicle Identification Number (VIN) by others, or the confiscation of your vehicle by a public authority if the title of "your covered auto" is shown to be fraudulent and you did not know it was fraudulent, but only if the confiscation results in your complete loss of ownership of the vehicle.

The most we will pay for this coverage during any policy period is \$1,500 or the amount for Limited Vehicle Fraud Coverage shown in the Declarations, whichever is greater. This coverage does not increase the limit of liability for "your covered auto" as stated under **Part D** in the Declarations.

However, we do not cover:

1. Loss arising out of or in connection with a "business" owned by you or any "family member";
2. Losses resulting from any fraudulent, dishonest or criminal act by you or any "family member";
3. Losses resulting from any person aiding or abetting you or any "family member", whether acting alone or in collusion with others; or
4. Monies which, for any reason, a bank or any other drawee fails to pay.

"Authorized third party broker" means an individual or business with which you have made an agreement to facilitate the sale of "your covered auto". This does not include any individual or employee or owner of any business who is related to you by blood, adoption, marriage or civil union or domestic partnership, or is a member of your household.

**PART E – DUTIES AFTER AN ACCIDENT OR LOSS** is amended to include:

A person seeking Limited Vehicle Fraud Coverage must take all reasonable steps to cause a warrant to be issued, as soon as practicable, for the arrest of anyone causing a covered loss under this coverage. Failure to cause such warrant to be issued as required by this provision shall not invalidate any claim made by you, if you can show you made reasonable efforts to do so.

All other policy provisions apply.