

ENTHUSIAST ESSENTIALS ENDORSEMENT – MASSACHUSETTS

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

General Provisions And Exclusions

26. 'Insects' is deleted from 26.

The following provision is added to the **General Provisions and Exclusions** section:

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 Coverage Selections Page, whichever is greater. This coverage does not increase the limit of liability for **your covered auto** as stated in the Coverage Selections Page.

However, we do not cover:

1. Loss arising out of or in connection with a business owned by you or any **household member**;
2. Losses resulting from any fraudulent, dishonest or criminal act by you or any **household member**;
3. Losses resulting from any person aiding or abetting you or any **household 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.

When There Is An Accident Or Loss

The following is added:

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.