

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

CUSTOM FEATURES ENDORSEMENT - MISSOURI

Custom Features Schedule

Described Vehicle	Description	Custom Features Limit

For "your covered auto" listed above or in the Declarations with the Custom Features Endorsement, the Limit of Liability provision Under Part D – Coverage for Damage to Your Covered Auto is deleted and replaced by the following provision:

Limit of Liability

- A. We pay the limit shown under Coverage D in the Declarations for each scheduled vehicle, which is agreed to be the value of "your covered auto", in case of a total loss or "constructive total loss". 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 pay up to \$10,000 for loss or damage to the custom features of "your covered auto", including but not limited to:
1. exterior paint or decals;
 2. glass etching;
 3. metal engraving; or
 4. any other feature described in the Schedule above or in the Declarations;
- unless a limit for Custom Features is shown in the Schedule or Declarations, then the limit in the Schedule or 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 agreed limit shown under Coverage D in the Declarations for "your covered auto".
- C. For losses or damage to "your covered auto" which are not total losses or "constructive total losses" including loss to Custom Features described in the Schedule or Declarations, we will pay the amount necessary to repair or replace the property, whichever is less, provided you actually repair or replace the property with similar kind and quality, without regard to depreciation or betterment. However, we will not pay more than the agreed limit per vehicle shown under Coverage D in the Declarations.

All other policy provisions apply.