

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

CUSTOM FEATURES LIMITATION ENDORSEMENT – MASSACHUSETTS

Custom Features Schedule

Described Vehicle	Description	Guaranteed Value	Custom Features Sub-Limit

For **your covered auto** listed above or in the Coverage Selections Page with the Custom Features Limitation Endorsement, the second and third paragraphs under Part 7. Collision, Part 8. Limited Collision and Part 9. Comprehensive are deleted and replaced by the following provision:

In case of a total loss or **constructive total loss**, we will pay the guaranteed value limit shown under this Part in the Coverage Selections Page for each scheduled vehicle, which is agreed to be the value of your covered auto. We will not pay for any decrease in value claimed to result from the loss.

We pay up to the Custom Features Sub-Limit(s) stated above (or stated on the Coverage Selection Page) 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 Coverage Selections Page;

The sub-limit for Custom Features is a part of, and not in addition to, the insured limit shown under Part 7. Collision, Part 8. Limited Collision, or Part 9. Comprehensive in the Coverage Selections Page for **your covered auto**.

For all other loss or damage to your covered auto, including loss to Custom Features described in the Coverage Selections Page, we will pay the amount necessary to repair the property or replace it with similar kind and quality, whichever is less, without regard to depreciation or betterment. However, we will not pay more than the Custom Features sub-limit or insured limit per vehicle shown under Part 7. Collision, Part 8. Limited Collision, or Part 9. Comprehensive in the Coverage Selections Page.

All other provisions of the policy apply.