

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

VEHICLE UNDER CONSTRUCTION ENDORSEMENT- MASSACHUSETTS

For **your covered auto** listed in the Coverage Selections Page for which an endorsement premium is paid for the Vehicle Under Construction Endorsement, the following changes apply:

Definitions

The following definition is added with respect to the coverage provided by this endorsement only:

Automotive tools includes tools and portable equipment used in the maintenance of collector vehicles. This also includes:

- a. Portable carts or cases used to store covered tools; and
 - b. Accessories for covered tools whether attached or not.
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Part 7. Collision, Part 8. Limited Collision And Part 9. Comprehensive

Under Part 7. Collision, Part 8. Limited Collision and Part 9. Comprehensive, the second and third paragraphs are deleted and replaced by the following:

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 under construction, which is agreed to be the value of **your covered auto**. This limit of liability shown for each vehicle is increased by ten percent at the end of each three-month period after the policy effective date. However, during the policy period, we will not pay more than \$25,000 above the guaranteed value limit shown in the Coverage Selections Page, regardless of the number of claims made.

We will not pay for any decrease in value claimed to result from the loss.

Upon expiration of the policy period, the limit reverts back to the guaranteed value limit shown in the Coverage Selections Page. This amount is used to process your renewal unless you request a change in the amount of insurance to which we must also agree.

For all other loss or damage to **your covered auto**, 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, but we will not pay more than the insured limit per vehicle shown under this Part in the Coverage Selections Page.

The following coverage is added:

Automotive Tools Coverage

We will pay up to \$750 for direct and accidental loss or damage to **automotive tools** for **your covered auto**, 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 into the place where your **automotive tools** are normally kept; into **your covered auto** itself; or into a securely locked compartment. All losses caused by theft must have visible marks of forcible entry.

All other provisions of the policy apply.