

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## VALUE-ADDED ENDORSEMENT - MASSACHUSETTS

This additional insurance is provided for no extra premium subject to the provisions of this endorsement and in compliance with all applicable provisions of the Antique and Classic Automobile Insurance Policy to which it is attached.

Under **Definitions, 7.B.** and **7.B.1.** are replaced by the following:

**7. Your covered auto** – means:

**B.** Any newly acquired vehicle or replacement of a vehicle shown in the Coverage Selections Page or Schedule on the date you become the owner during the policy period. Coverage is provided for newly acquired or replacement collectible vehicles of the following types:

**1. Antique vehicles and classic vehicles**, provided that:

- a.** It is in stock condition and has not been modified from the original manufactured design;
- b.** You ask us to insure it within ninety (90) days after you become the owner; and
- c.** We insure all of your collector vehicles.

Under **Part 7. Collision, Part 8. Limited Collision** and **Part 9. Comprehensive**, the limit provided on this vehicle will be the least of the following:

- a.** The purchase price;
- b.** The verifiable value;
- c.** The highest limit of coverage available for any one vehicle already insured under the policy; or
- d.** \$5,000,000.

An endorsement must be issued to fully cover any newly acquired or replacement **antique vehicle(s)** or **classic vehicle(s)** you acquire.

Under **Definitions**, the following words and phrases are defined only with respect to the coverage provided by this endorsement:

**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.

**Personal effects** includes items usually carried by tourists and travelers which you own, while temporarily located in the vehicle, except **personal effects** does not include:

- a.** Equipment; **spare parts**; or **automotive tools**;
- b.** Accounts, bills, checks, credit or debit cards, currency, deeds, documents, evidences of debt, gift cards or certificates, letters of credit, money, notes, or securities;
- c.** Portable digital or electronic devices, cell phones, or laser or radar detection devices, including their accessories; or
- d.** Tapes, disks or other media used with equipment described immediately above.

**Part 1. Bodily Injury To Others, Part 4. Damage To Someone Else's Property, Part 5. Optional Bodily Injury To Others AND Part 6. Medical Payments**

The following coverage is added:

### Temporary Excess Worldwide Coverage For Owned And Newly Acquired Collector Vehicles

If you purchase a new **antique vehicle** or **classic vehicle**, or temporarily relocate **your covered auto** shown in the Coverage Selections Page or Schedule, outside the United States of America, its territories or possessions, or Canada, your coverage under **Part 1. Bodily Injury To Others**, **Part 4. Damage To Someone Else's Property**, **Part 5. Optional Bodily Injury To Others**, and **Part 6. Medical Payments** will apply to the operation or use of that vehicle by you or any **household member** provided:

1. The insured vehicle is not in any country, territory or waterway in which The Office of Foreign Assets Control ("OFAC") of the US Department of the Treasury has administered and enforced economic and trade sanctions.
2. An underlying policy of automobile liability insurance is purchased or provided at or above the minimum liability limits required by the country or jurisdiction in which the vehicle is being operated. We will pay only that part of a covered loss that exceeds the limit of liability of that underlying policy; or, absent such underlying policy, the minimum liability limits required by the country or jurisdiction in which the vehicle is being operated or liability limits of \$50,000 USD per person/\$100,000 USD per accident, whichever is lower. However, under no circumstances will we pay more than the limit of liability shown in the Coverage Selections Page or Schedule of this policy.
3. This coverage extension applies for ninety (90) days from the date of purchase or the day **your covered auto** arrives in the foreign country or jurisdiction. However, this period may be extended by us in writing.

Under the **Legal Action Against Us** provision, the following is added:

Under this **Temporary Excess Worldwide Coverage For Owned And Newly Acquired Collector Vehicles** provision, any legal action seeking damages must be brought in the United States of America.

### Warning

**In Mexico, and other countries, only liability coverage purchased from a local licensed insurance company will meet the auto insurance requirements of that country. Failure to purchase any required insurance policy could result in fines or other penalties.**

### Part 7. Collision And Part 8. Limited Collision

#### Waiver Of Collision Deductible

When there is a loss to **your covered auto** insured for **Part 7. Collision** or **Part 8. Limited Collision**, no deductible will apply if the loss was caused by a **collision** with another auto insured by us.

### Part 7. Collision, Part 8. Limited Collision, And Part 9. Comprehensive

The second and third paragraphs under **Part 7. Collision**, **Part 8. Limited Collision**, and **Part 9. Comprehensive**, 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 or Schedule for each scheduled vehicle, which is agreed to be the Guaranteed Value® of **your covered auto**. This limit of liability shown for each vehicle is increased by two percent at the end of each three month period after the policy effective date. Upon expiration of the policy period, the limit reverts back to the Guaranteed Value® limit shown in the Coverage Selections Page or Schedule. This amount is used to process your renewal unless you request a change in the amount of insurance to which we must also agree.

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

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 Guaranteed Value® per vehicle shown under this **Part** in the Coverage Selections Page or Schedule.

The following coverage applies to **your covered auto** listed in the Coverage Selections Page or Schedule if the loss or damage is caused by:

- A. Comprehensive, only if the Coverage Selections Page or Schedule indicates that Comprehensive Coverage is provided for **your covered auto**.
- B. **Collision**, only if the Coverage Selections Page or Schedule indicates that Collision or Limited Collision Coverage is provided for **your covered auto**.

#### **Loss Of Use And Trip Interruption Expenses**

We will pay, without application of a deductible, up to a maximum limit of \$1,500 for reasonable:

- 1. Temporary expenses incurred by you for transportation, lodging and meals in the event of direct and accidental loss to **your covered auto** caused by **collision** or comprehensive;
- 2. Expenses of up to \$20 per day, or the amount for which you become legally responsible, in the event of a covered loss to an auto not owned by or furnished or available for your regular use which is a replacement for **your covered auto**; and
- 3. Unrecoverable, pre-paid expenses for your attendance at collector vehicle events, such as pre-registration fees.

This coverage applies only if:

- 1. The loss to **your covered auto** occurs more than fifty (50) miles from its customary garaging; and
- 2. **Your covered auto** is withdrawn from use for at least twenty-four (24) hours.

#### **Limit Of Liability**

- 1. Our payment for these expenses will be limited to that period of time reasonably required to:
  - a. Resume travel under a prearranged itinerary; or
  - b. Return home.
- 2. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and **Part 7. Collision, Part 8. Limited Collision, or Part 9. Comprehensive** of the policy.

#### **Exclusions**

We will not pay for loss to, or loss of use of, a rental vehicle rented by you if a rental vehicle company is precluded from recovering such loss or loss of use from you, pursuant to the provisions of any applicable rental agreement or state law.

#### **Automotive Tools Coverage**

We will pay up to \$250 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.

#### **Personal Effects Coverage**

We will pay up to \$250 for direct and accidental loss or damage to your **personal effects** while in **your covered auto**, subject to a deductible of \$25.

However, we will not pay for loss to **personal effects** caused by theft unless the loss results from forcible entry into **your covered auto**.

## Spare Parts

Under **General Provisions And Exclusions, 20.** is replaced by:

### 20. Spare Parts

Under **Part 7. Collision, Part 8. Limited Collision,** and **Part 9. Comprehensive** we will pay up to \$1,500, or the amount shown in the Coverage Selections Page or Schedule, for **spare parts.**

## Vehicle Valuable Papers Coverage

We will pay up to \$250 for direct and accidental loss or damage to vehicle valuable papers and records while in **your covered auto**, subject to a deductible of \$25. This coverage includes the cost to research lost information on valuable papers and records for which duplicates do not exist.

However, we will not pay for loss to valuable papers and records caused by theft unless the loss results from forcible entry into **your covered auto**. All losses caused by theft must have visible marks of forcible entry.

For purposes of this coverage, **your covered auto's** valuable papers and records includes but is not limited to printed or written materials such as an owner's handbook, parts or service manuals or sales literature.

## Vehicle VIN Theft And Fraudulent Title Coverage

We will pay, without a deductible, for expenses reasonably and necessarily incurred by you to establish ownership as a result of the fraudulent and unlawful use of the Vehicle Identification Number (VIN) by others. We will also pay for the loss of the vehicle if the title of **your covered auto** is shown to be fraudulent, you did not know it was fraudulent, and the vehicle is confiscated by a public authority. This includes reasonable attorney fees with prior notice and approval by us.

### Limit Of Liability

Our limit of liability during any one policy period shall be the least of:

1. The cost to establish ownership and clear the title;
2. The Guaranteed Value®; or
3. \$50,000.

Part 2. of **Limited Vehicle Fraud Coverage** provided in the Enthusiast Essentials Endorsement - Massachusetts is deleted.

The following provisions are added:

## Coverage For Accidental Deployment Of An Airbag

In addition, we will pay, without application of a deductible, up to \$1,500 for the cost to repair or replace an airbag passive restraint system that accidentally deploys when not caused by a **collision** or comprehensive loss.

## Vehicle Lock Coverage

In addition, we will pay, without application of a deductible, up to \$1,500 for a loss to keys for **your covered auto** which includes:

1. The cost to duplicate or replace lost or stolen keys;
2. The labor costs to retrieve keys accidentally locked in the vehicle; or
3. The cost to re-key the vehicle locks when the keys are lost, stolen, or the vehicle is stolen and then recovered.

## Other Sources Of Recovery

Any insurance we provide with respect to the additional coverage under **Part 7. Collision, Part 8. Limited Collision,** or **Part 9. Comprehensive** of this endorsement shall be excess over any other collectible source of recovery. The most we will pay for all covered damages shall not exceed the actual amount of loss associated with each accident.

**General Provisions And Exclusions**

**3. Additional Costs We Will Pay**

Paragraph **C.** is replaced by the following:

- C.** Up to \$1,000 a day for loss of earnings, but not for loss of other income, to any person covered under this policy who attends hearings or trials at our request.

All other policy provisions apply.