

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COLLECTOR VEHICLE SPECIFIED COVERAGE ENDORSEMENT

DEFINITIONS

Items I. and J. are replaced by the following:

I. "Trailer" means a vehicle designed to be pulled by a:

1. Private passenger type auto; or
2. Pick-up or van.

J. "Your covered auto" means:

1. Any vehicle shown in the Declarations which is a "Collector Vehicle" and is used primarily for "occasional pleasure use".
2. Any "newly acquired auto".
3. Any "trailer" you own shown in the Declarations, provided it is:
 - a. maintained primarily for a private collection in order to transport "your covered auto" to exhibitions, club activities, car shows, maintenance or restoration operations, race events, parades or other functions that would be considered "occasional pleasure use"; or
 - b. maintained primarily for coupling to "your covered auto" to transport equipment, spare parts, accessories, and related personal items while engaging in "occasional pleasure use" with "your covered auto".

Item K.1. is replaced by the following:

1. "Newly acquired auto" means any "Collector Vehicle" you become the owner of during the policy period for which no other insurance policy provides coverage, and that is used primarily for "occasional pleasure use".

Item K.2.a., K.2.b., and K.2.c. is replaced by the following:

- a. For any coverage provided in this policy except Coverage For Damage To Your Auto, a "newly acquired auto" will have the broadest coverage we now provide for any similarly classified "Collector Vehicle" shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto" you must ask us to insure it within 30 days after you become the owner.
- b. Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within 30 days after you become the owner. If a loss occurs before you asked us to insure the "newly acquired auto", a Collision deductible of \$500 will apply, and the limit of Liability shall not exceed the lesser of the purchase price, verifiable value, or \$50,000.
- c. Other Than Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within 30 days after you become the owner. If a loss occurs before you asked us to insure the "newly acquired auto", an Other Than Collision deductible of \$500 will apply, and the limit of liability shall not exceed the lesser of the purchase price, verifiable value, or \$50,000.

Definitions L., M., N., O., and P. are added:

L. A "Collector Vehicle" is a vehicle of one of the following types:

1. "Auto" means a car or truck whose characteristics - unique features, rarity, and/or overall popularity with various generations - raise the desirability of the vehicle above that of the common automobile.
2. "Kit Car" means a vehicle that either replicates another manufactured vehicle or is of a specific genre of vehicle that utilizes manufactured kits to modify a current vehicle to something with a different identity. These may be purchased as complete assembled vehicles, a package of parts, or in various levels of assembly. Vehicles also considered to be this type are Replicas, Tribute Vehicles, and Continuations.
3. "Special Interest" means a vehicle or piece of equipment 20 years and older that has developed into a collector's piece as a result of age, design, rarity, or a combination therein.
4. "Motorcycle" means a two or three wheeled motorized vehicle, and any sidecar, that is:
 - a. 20 years of age or older; or
 - b. of unique design (one off custom built bike) or modified from original manufacture to the extent it in essence no longer retain its original identity.
5. "Trailer" means a trailer that is:
 - a. maintained primarily for a private collection in order to transport "your covered auto" to exhibitions, club activities, car shows, maintenance/restoration operation, race events, parades or other functions that would be considered "occasional pleasure use"; or
 - b. maintained primarily for coupling to "your covered auto" to transport equipment, spare parts, accessories, and related personal items while engaging in "occasional pleasure use" with "your covered auto".

M. "Occasional pleasure use" means the vehicle is:

1. used for activities consistent with and related to participation in vehicle exhibitions, vehicle club activities, parades, leisure/pleasure drives, or maintenance;
 - a. The following uses are not considered leisure/pleasure drives:
 - (1) As your "principal means of transportation";
 - (2) As substitute transportation for a "principal means of transportation";
 - (3) To or from work;
 - (4) To or from school; or
 - (5) For business or commercial use.
2. in transit to or from, in attendance at, or located at the lodging of the named insured during overnight vehicle exhibitions, vehicle shows, vehicle club activities, leisure/pleasure drives, or parades; or
3. in transit to or from, or located at a repair/restoration facility for service or restoration related function(s).

N. "Principal means of transportation" means a motor vehicle which is primarily used for general transportation, including regular driving to work and/or school, errands, or shopping.

O. "Agreed Value" means the value of the vehicle at the inception date of the policy that you and we agree on. You agree that we may change this amount when the policy is renewed to reflect current costs and values.

P. "Constructive Total Loss" means the company has deemed that it is either economically unreasonable or physically impossible to repair a vehicle as a result of the extent of damage from a loss.

PART A - LIABILITY COVERAGE INSURING AGREEMENT

Item B. is replaced by the following:

B. "Insured" as used in this Part means:

1. You for the ownership, maintenance or use of "your covered auto".
2. Any "family member" for the ownership, maintenance or use of "your covered auto", but only if that "family member" is listed in the Declarations as an Operator.
3. Any person using "your covered auto" with your permission.

EXCLUSIONS

Exclusion A.7. is replaced by the following:

7. Maintaining or using any vehicle while that "insured" is employed or otherwise engaged in any "business".

Exclusion B.1. is replaced by the following:

1. Any vehicle which is designed mainly for use off public roads.
This exclusion (B.1.) does not apply to any "trailer".

Exclusion B.3. is replaced by the following:

3. Any vehicle, other than "your covered auto", which is:
 - a. Owned by any "family member"; or
 - b. Furnished or available for the regular use of any "family member".

Exclusion B.4. is replaced by the following:

4. Any vehicle while participating in, testing for, or practicing for any:
 - a. Race
 - b. Speed contest,
 - c. Time trial,
 - d. Gymkhana,
 - e. Test and Tune event,

- f. Driving exhibition,
- g. Driver's education, or
- h. "on-track event" of any kind

As used in this section, "on-track event" would include driving events held in or at facilities designed for or temporarily modified for racing, e.g. parking lots or road courses.

This Exclusion (4) does not apply to a vehicle show/exhibit being held on a track for display purposes only, in which the vehicle is not being used for any of the excluded purposes above.

Exclusion B.5, B.6, and B.7. are added:

5. "Your covered auto":
 - a. While being operated by a "family member" who is not listed in the Declarations as an operator; or
 - b. While being operated for other than "occasional pleasure use".

However, this exclusion does not apply to Property Damage Liability.

6. arising out of the ownership, maintenance, or use of any vehicle other than "your covered auto".
7. arising out of the ownership, maintenance, or use of any "trailer".

This exclusion (7) does not apply to a "trailer" that is:

- a. being towed by "your covered auto"; and
- b. listed on the Declarations Page or a "newly acquired auto".

OTHER INSURANCE is replaced by the following:

If there is other applicable liability insurance, we shall be excess over any collectible insurance.

**PART B - MEDICAL PAYMENTS COVERAGE
INSURING AGREEMENT**

Item B. is replaced by the following:

B "Insured" as used in this Part means:

1. You or any "family member" while "occupying" "your covered auto".
2. Any other person while "occupying" "your covered auto".
3. You or any "family member" as a pedestrian when struck by a motor vehicle designed for use mainly on public roads or a trailer of any type.

EXCLUSIONS

Exclusion 8. is replaced by the following:

8. Sustained while "occupying" a vehicle when it is being used in the "business" of an "insured".

Exclusion 11. is replaced by the following:

11. Any vehicle while participating in, testing for, or practicing for any:
 - a. Race
 - b. Speed contest,
 - c. Time trial,
 - d. Gymkhana,
 - e. "Test and Tune" event,
 - f. Driving exhibition,
 - g. Driver's education, or
 - h. "on-track event" of any kind

As used in this section, "on-track event" would include driving events held in or at facilities designed for or temporarily modified for racing, e.g. parking lots or road courses.

This Exclusion (11.) does not apply to a vehicle show/exhibit being held on a track for display purposes only, in which the vehicle is not being used for any of the excluded purposes above.

Exclusions 12 is added:

12. Sustained while "occupying" "your covered auto" while it is being operated for other than "occasional pleasure use".

OTHER INSURANCE is replaced by the following:

If there is other applicable auto medical payments insurance, we shall be excess over any collectible insurance.

**PART D - COVERAGE FOR DAMAGE TO YOUR
AUTO**

INSURING AGREEMENT

Item A is replaced by the following:

A. We will pay for sudden, direct, and accidental loss to "your covered auto" including equipment, minus any applicable deductible shown in the Declarations. If loss to more than one "your covered auto" results from the same "collision", only the highest applicable deductible will apply. We will pay for loss to "your covered auto" caused by:

1. "Other Than Collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto.

Item B. is replaced by the following:

B. "Collision" means the upset of "your covered auto" or its impact with another vehicle or object.

Loss caused by the following is considered "other than collision":

1. Missiles or falling objects;
2. Fire;
3. Theft or larceny;
4. Explosion or earthquake;
5. Windstorm;
6. Hail, water or flood;
7. Malicious mischief or vandalism;
8. Riot or civil commotion;
9. Contact with bird or animal; or

10. Breakage of glass

If breakage of glass is caused by a "collision", you may elect to have it considered a loss caused by "collision".

Item C. "Non-owned auto" is deleted in its entirety.

TRANSPORTATION EXPENSES coverage is replaced by the following;

ADDITIONAL COVERAGES

A. SPARE PARTS COVERAGE

We will pay up to \$2,000, or the limit shown in the declarations page, per occurrence for direct and accidental loss to spare parts, accessories, and "emergency tools" for "your covered auto", only if the loss is covered by Collision or Other Than Collision coverage and such coverage is shown as applicable in the Declarations. We do not cover parts and accessories held for sale by you or property of others in your care, custody or control.

"Emergency tools" as used in this part refer to tools stored in "your covered auto" that are used for the emergency maintenance of "your covered auto".

B. TOWING AND LABOR COSTS

We will pay up to \$75, or the limit shown on the declarations page, per occurrence for towing and labor costs incurred at the time "your covered auto" is disabled. The labor must be performed at the place of disablement. We will not pay for towing costs or labor incurred in towing "your covered auto" from the place where it is principally garaged.

C. TRIP INTERRUPTION COVERAGE

In the event of a disablement to "your covered auto", we will pay up to \$150 per day, maximum of \$600 per occurrence, for reasonable:

- 1. Transportation expenses incurred by you; or
- 2. Expenses incurred by you for lodging and meals.

resulting from the disablement.

This coverage applies only if:

- 1. The covered loss occurs more than 50 miles from the primary garaging location of the vehicle as on file with the company; and

- 2. "your covered auto" is disabled for more than 24 hours.

Our payment for Trip Interruption Coverage will be limited to that period of time reasonably required to:

- 1. resume travel under a prearranged itinerary; or
- 2. return home.

D. PET COVERAGE

For "your pet" that suffers injury or death as a direct result of an Other than Collision or Collision loss involving "your covered auto", we will pay up to \$750 for:

- 1. reasonable and customary costs incurred by you or a "family member" for veterinary fees, including medications and procedures prescribed by "your pet's" veterinarian, arising from the loss; or
- 2. "your pet's replacement cost" if "your pet" dies as a result of the loss.

Pet Injury Coverage applies only if:

- 1. "your pet" is "occupying" "your covered auto" at the time of the loss; and
- 2. the loss to "your covered auto" is covered under Part D – Coverage for Damage to Your Auto.

With respect to any one loss, the most we will pay for all damages under Pet Injury Coverage is a total of \$750 regardless of the number of dogs or cats that are injured or die in that loss.

As used in this part,

"Your pet" means any dog or cat owned by you or a "family member".

"Your pet's replacement cost" means the cost to replace the deceased dog or cat with another dog or cat up to the extent of the limit of coverage. It does not include any amounts for veterinary bills, training, or any other amounts other than the cost to replace the pet itself.

E FULL SAFETY GLASS COVERAGE

We will pay the cost of repairing or replacing damaged "safety glass" on "your covered auto" without a deductible. We will pay only if:

1. The Declarations indicate that Other Than Collision Coverage applies; and
2. A specific premium charge for Full Safety Glass Coverage is shown in the Declarations for "your covered auto".

"Safety glass" as used in this section means the glass used in the windshield, doors and windows of an "your covered auto".

EXCLUSIONS

Exclusions 1. and 2. are replaced by the following:

1. Loss to "your covered auto" which occurs while it is being used as a public or livery conveyance.
2. Damage due and confined to:
 - a. Wear and tear;
 - b. Freezing;
 - c. Mechanical or electrical breakdown or failure;
 - d. Road damage to tires;
 - e. Gradual deterioration;
 - f. Dampness;
 - g. Temperature extremes;
 - h. Inherent vice;
 - i. Rust;
 - j. Corrosion;
 - k. Latent defect;
 - l. Dry or wet rot; or
 - m. Mold or mildew;

This exclusion (2.) does not apply if the damage results from the total theft of "your covered auto".

Exclusion 4. is replaced with:

4. Loss to any electronic equipment designed for the reproduction of sound and any accessories used with such equipment. This includes but is not limited to:
 - a. Radios and stereos;
 - b. Tape decks; or
 - c. Compact disc players.

This Exclusion (4.) does not apply to equipment designed solely for the reproduction of sound and accessories used with such equipment, provided:

- a. The equipment is permanently installed in "your covered auto"; or
- b. The equipment is:
 - (1) Removable from a housing unit which is permanently installed in the auto;
 - (2) Designed to be solely operated by use of the power from the auto's electrical system; and
 - (3) In or upon "your covered auto" at the time of the loss.

Exclusion 6. is replaced with:

6. Loss or damage due to or as a consequence of destruction or confiscation by governmental or civil authorities, including damages during searches, impoundment, or towing.

Exclusion 7 is replaced with:

7. Loss to:
 - a. A "trailer", camper body, or motor home, which is not shown in the Declarations; or
 - b. Facilities or equipment used with such "trailer", camper body or motor home. Facilities or equipment include but are not limited to:
 - (1) Cooking, dining, plumbing, or refrigeration facilities;
 - (2) Awning or cabanas; or
 - (3) Any other facilities or equipment used with a "trailer", camper body, or motor home.

Exclusion 9. is deleted in its entirety.

Exclusion 10. is deleted in its entirety.

Exclusion 11. is deleted in its entirety.

Exclusion 12. is replaced with:

12. Loss to "your covered auto" while participating in, testing for, or practicing for any:

- a. Race;
- b. Speed contest;
- c. Time trial;
- d. Gymkhana;
- e. "Test and Tune" event;
- f. Driving exhibition;
- g. Driver's education; or
- h. "on-track event" of any kind

As used in this section, "on-track event" would include driving events held in or at facilities designed for or temporarily modified for racing, e.g. parking lots or road courses.

This Exclusion (12.) does not apply to a vehicle show/exhibit being held on a track for display purposes only, in which your vehicle is not being used for any of the excluded purposes above.

Exclusion 13. is deleted in its entirety.

Exclusions 14., 15., 16., 17., 18., 19., and 20. are added:

- 14.** Loss or damage intentionally caused by you or at your direction.
- 15.** Loss or Damage due and confined to faulty workmanship, construction, design, or manufacture.
- 16.** Loss or damage to "your covered auto" while it is being used for other than "occasional pleasure use".
- 17.** Loss or Damage to "your covered auto" when not stored in a locked "garage facility".

"Garage facility" as used in this part is a permanent structure which is capable of protecting the vehicle from the elements, is fully enclosed, and all entrances must

have a functioning locking mechanism.

This Exclusion (17.) does not apply to "your covered auto" when it is being used for "Occasional Pleasure Use".

18. Loss or damage to "your covered auto" which occurs at a vehicle repair/service/restoration facility prior to the facility taking care, custody, and control of "your covered auto", but only if:

- a. "your covered auto" is left at the service facility while they are not open; and
- b. "your covered auto" is not left in a locked "garage facility" or "secured location".

As used in this part, "secured location" means:

- a. a completely enclosed, fenced, and locked facility; or
- b. a location that is continuously guarded by on site security personnel.

19. Damage to "your covered auto" when left in any private or public parking facility unless the facility is continuously guarded.

This Exclusion (17) does not apply to "your covered auto" when it is being used for "Occasional Pleasure Use".

20. Loss to "your covered auto" while it is being driven by a "family member" who is not shown in the Declarations as an Operator.

LIMIT OF LIABILITY is replaced by the following:

- A.** If the vehicle is insured for an "Agreed Value";
 - 1.** In the event the property is stolen, totally destroyed, or deemed a "constructive total loss" we will pay the "Agreed Value". The limit of liability shown for each vehicle is increased by 2 percent at the end of each 3 month period after the effective date. Upon expiration of the policy period, the limit reverts back to the "Agreed Value" stated in the declarations. This amount is used to process your renewal unless you request a change in the amount of insurance. We will reduce our payment by any amount paid for a previous loss to that property if the damage was not repaired.

2. In the event of partial damage to the vehicle we will pay the amount required to:

- a. repair; or
- b. replace it;

whichever is less, up to the amount of coverage for each occurrence. Our repair or replacement will be with labor and parts of like kind and quality, without regard to betterment or depreciation.

B. If the vehicle is insured for Stated Amount,

- 1. Our limit of Liability for loss will be the lesser of the:
 - a. Actual Cash Value of the stolen or damaged property;
 - b. Amount necessary to repair or replace the property with other property of like kind and quality; or
 - c. Amount shown in the Declarations.
- 2. An adjustment for depreciation for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.
- 3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of betterment.

C. In the event that we pay for property that is stolen, totally destroyed, or deemed a "constructive total loss", at our option, the salvage becomes our property.

OTHER SOURCES OF RECOVERY

This section is replaced by the following:

If other sources of recovery also cover the loss, any insurance we provide shall be excess over any other collectible source of recovery.

PART E - DUTIES AFTER AN ACCIDENT OR LOSS

Item D. is replaced by the following:

- D.** A person seeking Coverage for Damage to Your Auto must also:
- 1. Take reasonable steps after loss to protect "your covered auto" and its equipment from further loss. We will pay reasonable

expenses incurred to do this.

- 2. Promptly notify the police if "your covered auto" is stolen.
- 3. Permit us to inspect and appraise the damaged property before its repair or disposal.

PART F – GENERAL PROVISIONS

The following are added to Part F.

PRINCIPAL MEANS OF TRANSPORTATION REQUIREMENT

This policy provides coverage for "your covered auto" shown in the Declarations. You must own a "principal means of transportation which must be insured by a separate insurance policy that must be in effect for the entire time this policy is in effect. In no event will this policy serve as your only auto coverage.

PRIVATE PLEASURE USE

Coverage will be suspended if "your covered auto" is:

- 1. Rented or leased to any person for a fee;
- 2. Used to carry persons or property for a fee, or for any commercial use unless prior written consent has been obtained from us; or
- 3. Used for any illegal act by any person.