

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CUSTOM EQUIPMENT EXCLUSION ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

Part **D** – Coverage For Damage To Your Auto is amended as follows:

A. Insuring Agreement

The following definition is added to Part **D**:

"Custom equipment" means equipment, furnishings and parts in or upon any auto, other than:

1. Original manufacturer equipment, furnishings or parts; or
2. Any replacement of original manufacturer equipment, furnishings or parts with other equipment, furnishings or parts of like kind and quality.

"Custom equipment" includes but is not limited to:

1. Special carpeting or insulation;
2. Furniture or bars;
3. Height-extending roofs;
4. Body, engine, exhaust or suspension enhancers;
5. Winches, or anti-roll or anti-sway bars;
6. Custom grilles, louvers, side pipes, hood scoops or spoilers;
7. Custom wheels, tires or spinners;
8. Custom chrome, murals, paintwork, decals or other graphics; or
9. Caps, covers or bedliners.

"Custom equipment" does not include electronic equipment that reproduces, receives or transmits audio, visual or data signals.

B. Exclusions

Exclusion **10.** is replaced by the following:

We will not pay for:

10. Loss to any "custom equipment" in or upon "your covered auto" or any "non-owned auto".

This Exclusion (**10.**) does not apply to the first \$1,500 of "custom equipment" in or upon "your covered auto" or any "non-owned auto".

C. Limit of Liability

Paragraph **A.** of the **Limit Of Liability** Provision is replaced by the following:

Our limit of liability for loss will be the lesser of the:

1. Actual cash value of the stolen or damaged property; or
2. Amount necessary to repair or replace the property with other property of like kind and quality.

However, the most we will pay for loss to:

1. Any "non-owned auto" which is a trailer is \$1,500.
2. Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment, is \$1,000.
3. "Custom equipment" in or upon "your covered auto" or any "non-owned auto" is \$1,500.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.