

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AGREED VALUE ENDORSEMENT - VIRGINIA

Amendment of Policy Provisions – Virginia is changed as follows.

Under Part D – Coverage For Damage To Your Auto, the Limit of Liability Provision is deleted and replaced by the following:

LIMIT OF LIABILITY

- A. We will pay the limit shown under Coverage D in the Declarations for each scheduled vehicle, which is agreed to be the value of "your covered auto", in case of a total loss or "constructive total loss". "Constructive total loss" means a loss where the cost to repair damage to "your covered auto" will exceed the agreed value of the vehicle when fully repaired.
- B. For all other loss or damage to "your covered auto", we will pay the amount necessary to repair or replace the property, whichever is less, provided you actually repair or replace the property, with similar kind and quality, without regard to depreciation or betterment, but we will not pay more than the agreed limit per vehicle shown under Coverage D in the Declarations. Should you decide not to repair or replace the property, we will pay the equivalent in money for what the repair or replaced property would be.

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.

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