

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ONE VALUE ENDORSEMENT

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO, the following provisions are added:

Automotive Tools

We will pay up to \$750 for loss or damage to "automotive tools" for "your covered auto". This coverage does not include property of others in your care or any tools used in a "business".

For the purposes of this coverage, "automotive tools" mean tools and portable equipment used solely for the maintenance of "your covered auto" and that are owned by you.

Car Covers

We will pay up to \$1,000 to repair or replace your portable car canopy or car cover if there is a covered loss to your covered auto and its portable car canopy or car cover.

Personal Effects

We will pay up to \$1,000 for loss or damage to your "personal effects" while in "your covered auto".

For the purposes of this coverage, "personal effects" means items temporarily located in "your covered auto" which you own and wear or use. "Personal effects" does not include:

- a. "Spare parts", "custom equipment" or "automotive tools";
- b. Credit or debit cards, money, currency, notes, securities, letters of credit, bills, checks, deeds, gift cards or certificates, deeds or documents;
- c. Cell phones, radar or laser detection devices, portable electronic or digital devices, including their accessories; or
- d. Disks, tapes or other media used with any equipment described in c. above.

Post-Loss Trailering

If there is a covered loss to "your covered auto", after completion of repairs necessitated by the loss, we will reimburse you up to \$1,500 for the reasonable expenses to have "your covered auto" returned to you by a professional vehicle transportation service. Evidence of expenses must be shown to us for coverage to apply.

Vehicle Valuable Papers

We will pay up to \$1,000 for loss or damage to your vehicle valuable papers while in "your covered auto". This includes the cost to research lost information from the vehicle valuable papers when duplicates don't exist.

For the purposes of this coverage, vehicle valuable papers include but are not limited to printed or written documents such as sales literature, service or parts manuals, or an owner's handbook.

All other policy provisions apply.