



SAMPLE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CUSTOMIZED EQUIPMENT/AUTO ENDORSEMENT

For an additional premium and when the Customized Equipment/Auto Endorsement is shown on **your** Declarations, **we** will pay for direct and accidental loss of or damage to the customized equipment or the customization of **your insured auto** for the **auto(s)** listed below.

This coverage is subject to all the terms of the policy relating to PART IV - PHYSICAL DAMAGE and to the following additional provisions:

1. Customized Equipment is any equipment that has been added to the **auto** after the time of purchase. This includes equipment added that is not available as a dealer option.
2. A customized **auto** is a vehicle with a professionally installed customized or conversion package.
3. This insurance applies only if this customization is **permanently installed** in the **auto**.
4. Policy deductibles, if any, apply to the **auto**; but not to the customization.
5. **Our** total limit of liability for each loss resulting directly from a single occurrence shall be the lesser of the:
 - a. value as shown on this endorsement or in the Declarations page; or
 - b. amount necessary to repair or replace the property; or
 - c. actual cash value of the damaged, destroyed, or stolen property, meaning the market value just prior to the loss, taking age and condition of the damaged, destroyed, or stolen property into account.


This endorsement applies to the following auto(s) only:

YEAR	MAKE	MODEL	VIN #	MAXIMUM LIMIT OF LIABILITY
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Nothing contained here varies, alters or extends any provision of **your auto** insurance policy except as printed in this endorsement.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
CLUB EXCHANGE CORPORATION, Attorney-in-Fact**


Secretary


President