

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**"Insurance Services Office, Inc. Copyright"**

This form has been promulgated by the Virginia State Corporation Commission for use by all licensed insurers in the Commonwealth issuing policies for motor vehicle insurance as defined in § 38.2.124 of the Code of Virginia. This form includes copyrighted material of Insurance Services Offices, Inc., with its permission and may only be used by a licensed insurer in Virginia for risks located in Virginia. Use of this form for any other purpose shall be with the express permission of ISO and subject to the standard ISO copyright notice.

SPECIMEN ONLY

# FALSE PRETENSE COVERAGE

This endorsement modifies insurance provided under the following:

GARAGE COVERAGE FORM

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

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

<b>Named Insured:</b>
<b>Endorsement Effective Date:</b>
<b>Countersignature Of Authorized Representative</b>
<b>Name:</b>
<b>Title:</b>
<b>Signature:</b>
<b>Date:</b>

## SCHEDULE

<b>Limit of Insurance – \$25,000 unless another limit is shown below or in the Declarations.</b>			
\$	Limit of Insurance		
Named Location No. From Item Three Of The Declarations	Total Inventory Value For Each Named Location	Rate	Premium
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.			

**A. Covered Autos** is changed by adding the following:

Any "auto" you have acquired is a covered "auto" under False Pretense Coverage.

**B. Physical Damage Coverage** is changed as follows:

1. The following is added:

We will pay for "loss" to a covered "auto" under:

False Pretense Coverage caused by:

- a. Someone causing you to voluntarily part with the covered "auto" by trick, scheme or under false pretenses.
- b. Your acquiring an "auto" from a seller who did not have legal title.

2. **Exclusions** is changed as follows:

a. The **False Pretense** Exclusion does not apply.

b. The following exclusion is added:

- (1) The insurance under Paragraph **B.1.a.** of this endorsement does not apply unless:
  - (a) You had legal title to, or consignment papers for, the covered "auto" prior to "loss"; and
  - (b) You make every effort to recover the covered "auto" when it is located.
- (2) False Pretense Coverage does not apply to a loss in which for any reason a bank or any other drawee fails to pay.

**3. Limits Of Insurance** is changed as follows:

Under False Pretense Coverage, the Limit of Insurance shown in the Schedule or Declarations is the most we will pay for all "loss" caused by any one person within any one year of the policy period.

4. The **Deductible** provision is changed by adding the following:

From our obligation under False Pretense Coverage, we will deduct the actual value of any property delivered to you in full or partial payment for title to or possession of a covered "auto".

**C.** The following is added to the **Duties In The Event Of Accident, Claim, Suit Or Loss** Garage Condition:

You, or someone on your behalf, must take all reasonable steps to cause a warrant to be issued, as soon as practicable, for the arrest of anyone causing a "loss" defined within the False Pretense Coverage. Failure to cause such warrant to be issued as required by this Condition shall not invalidate any claim made by you, if it is shown that reasonable efforts were made.