This endorsement changes the policy. Please read it carefully.

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AUTO LOAN/LEASE COVERAGE

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

<table>
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<th>Description of Your Covered Auto(s)</th>
<th>Other Than Collision Additional Premium</th>
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In the event of a covered total loss to a "your covered auto" shown in the Schedule or in the Declarations for which a specific premium charge indicates that Auto Loan/Lease Coverage applies, we will pay any unpaid amount due on the lease or loan for "your covered auto" less:

1. The amount paid under Part D of the policy; and
2. Any:
   a. Overdue lease/loan payments at the time of the loss;
   b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
   c. Security deposits not refunded by a lessor;
   d. Costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
   e. Carry-over balances from previous loans or leases.

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