POLICY NUMBER: PERSONAL AUTO
PP 03 91 01 05

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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EXCESS ELECTRONIC EQUIPMENT COVERAGE - VIRGINIA

SCHEDULE

Coverage is provided where a premium and Limit of Liability is shown for the coverage.

Description Of Vehicle	Limit Of Liability		Premium
	Excess Electronic Equipment	Tapes, Records, Disks And Other Media Only	
	\$	\$200	\$
	\$	\$200	\$
	\$	\$200	\$

NOTICE

The amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provisions below.

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

I. Excess Electronic Equipment

The following is added to Paragraph A. of the Limit Of Liability Provision of Part D:

In the event of a loss to a "non-owned auto", or to a "your covered auto" shown in the Schedule or in the Declarations for which Excess Electronic Equipment Coverage applies:

The most we will pay for loss to electronic equipment that reproduces, receives or transmits audio, visual or data signals that is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is increased from \$1,000 to the amount shown in the Schedule or in the Declarations.

II. Coverage For Tapes, Records, Disks And Other Media

- A. Exclusion 5, of Part D Coverage For Damage To Your Auto does not apply to the extent that coverage is provided under this endorsement for tapes records, disks or other media.
- **B.** We will also pay, without application of a deductible, for direct and accidental loss to tapes, records, disks or other media if they are:
 - 1. Owned by you or any "family member"; and

- 2. In or upon "your covered auto" or any "nonowned auto" at the time of the loss.
- C. With respect to Coverage For Tapes, Records, Disks And Other Media, the Limit Of Liability Provision of Part D is replaced by the following:

LIMIT OF LIABILITY

- Our limit of liability for the total of all losses to tapes, records, disks or other media, as a result of any one occurrence shall be the lesser of:
 - **a.** \$200;
 - **b.** The actual cash value of the stolen or damaged property; or
 - **c.** The amount necessary to repair or replace the property with other property of like kind and quality.

If Excess Electronic Equipment Coverage is purchased, the limit of liability applicable for losses to tapes, records, disks or other media under this endorsement is in addition to any limits of liability applicable to Excess Electronic Equipment Coverage.

An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

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