
SPECIAL EQUIPMENT COVERAGE

You only have this coverage for **your car** if the coverage and a premium charge for that coverage are listed in the **declarations** for that **car** and then only to the limits of liability shown on the **declarations** for Special Equipment Coverage.

This Special Equipment Coverage Endorsement forms part of policy number [Policy Number]. This endorsement is attached to the **Declarations**. The endorsement is effective as of the date and time of the **declarations** to which it is attached.

This coverage is only available if you purchase **Other Than Collision** and **Collision** Coverages. If you delete either **Other Than Collision** or **Collision** Coverage or both, **Special Equipment Coverage** will also be deleted. The provisions and exclusions that apply to **Physical Damage Coverage** also apply to this endorsement.

If a payment is made under this coverage, it is subject to all the following:

1. In the event of a **loss** (as defined in **Physical Damage Coverage**) covered by this **policy** involving **special equipment** that is not listed below, there is no coverage for the unlisted **special equipment**;
2. The amount payable under this **policy** for **special equipment** is the amount necessary to repair or replace the property with other property of like kind and quality not to exceed the lesser of either the actual cash value of the stolen or damaged property, or the Maximum Limit / Declared Cost New set forth below;
3. The amount payable under this **policy** for **special equipment** shall not exceed the Maximum Limit / Declared Cost New of Special Equipment shown in the Schedule below;

Our payment will be reduced by any applicable deductible shown in the **Declarations**. If a **loss** results in damage to the described **car** and its **special equipment**, the deductible applies only once.

SCHEDULE

Year	Make	Model	VIN	
Covered Equipment:				
Description and Maximum Limit / Declared Cost New of Special Equipment				Premium

This endorsement is part of **your policy**. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the **policy**.