

CUSTOM PARTS OR EQUIPMENT COVERAGE (“CPE” COVERAGE) / OPTIONAL ADDITIONAL CUSTOM PARTS OR EQUIPMENT COVERAGE (“ACPE” COVERAGE)

This endorsement is a part of your Personal Auto Policy and it changes your policy. Except for the changes it makes, all other terms of the policy remain the same. Please read it carefully. This endorsement applies only when the number for this endorsement is noted on the Declarations.

“Permanently installed” means a part, equipment, device, accessory or item is attached in a way so that it cannot be removed without the use of tools or chemicals. This includes, but is not limited to, being attached by or with bolts, brackets, screws, paint, adhesive, welding, or other means.

“Original equipment” means parts, equipment, devices, or accessories that are:

1. “Permanently installed” in a “motor vehicle” by the:
 - a. original factory manufacturer of the vehicle at the time of its original assembly or fabrication; or
 - b. vehicle dealer as an original manufacturer new car option at the time of the vehicle’s original retail sale and purchase.
2. Made by the original factory manufacturer of the vehicle to replace an item in paragraph 1. above in this definition with parts, equipment, devices or accessories with similar fit, function, and value if such item:
 - a. is common to the use of a “your covered auto” as a vehicle;
 - b. is not an item of “custom parts or equipment” (as defined in this endorsement); and
 - c. is “permanently installed” in that “motor vehicle”.

“Telematics” means a system, to be used in or with a “motor vehicle”, that uses sensors to collect data about location and/or motion and/or mileage, and then transmits that data by wireless communication. Sensors include but are not limited to sensors in an electronic mobile device, including a smartphone, or other device attached to or in a “motor vehicle”.

“Custom parts or equipment” means, only when “permanently installed” on or in a “your covered auto”, any accessories, devices, enhancements, equipment, parts and/or other changes that:

1. Are added to, or made on or in, a “motor vehicle”;
2. Alter the performance, function or look of a “motor vehicle”;
3. Are not “original equipment”; and
4. Are not specifically excluded.

Examples of “custom parts or equipment”, when “permanently installed” on or in the “your covered auto”, include but are not limited to:

- 1.** Customized or added parts, equipment, or furnishings such as:
 - a.** modified suspension, engines, carburetor, or exhaust systems.
 - b.** custom: wheels, wheel coverings, seats, and chrome.
 - c.** custom car kits and related parts.
 - d.** custom roofs such as sunroofs, moon roofs, t-tops, convertible tops, and/or non-factory vinyl tops.
 - e.** racing tires or tires that are not the size specified by the manufacturer.
 - f.** ground effects, after-market lights, custom grilles, louvers, side pipes, hood scoops, spoilers and front end protectors.
 - g.** add-on campers (bodies, slide-ons, shells, conversions) and height-extending roofs.
 - h.** special carpeting, furniture, insulation, or bars.
 - i.** facilities or equipment for cooking, refrigerating, and sleeping.
 - j.** winches, roll bars and running boards.
 - k.** pickup truck caps, covers, bed liners.
 - l.** tool bench/boxes.
 - m.** logos, trademarks, insignias or other decorative marks on windshields or other glass.
 - n.** window film tinting.
 - o.** alarm systems.
- 2.** Electronic type parts or equipment designed for use in the “your covered auto” and that reproduce, send, receive, or transmit audio, visual, digital or data signals such as:
 - a.** radios, stereos, tape deck players, compact disc systems and satellite radio systems.
 - b.** video entertainment systems, DVD or video players and televisions.
 - c.** GPS and navigation systems.
 - d.** emergency and roadside assistance detection and/or communication devices.
 - e.** internet access systems.
 - f.** personal computers.
 - g.** “telematic” devices and surveillance cameras.
 - h.** mobile cellular and other telephones.
 - i.** two-way mobile radios, citizen band radios, scanners, antennas and satellite dishes.

If there is a covered loss under comprehensive coverage or “collision” coverage, “we” will provide CPE Coverage which will cover up to only the amount shown in the Custom Equipment Amount section in the Declarations for that specific “your covered auto” for

loss to “custom parts or equipment” in a “your covered auto” to which the coverage applies, including the related labor and installation costs.

If any higher option of ACPE Coverage is offered by “us” and purchased by “you”, the higher limit selected will be shown in the Declarations in the Custom Equipment Amount section, and apply for “custom parts or equipment” in a “your covered auto” for which this has been purchased, but that limit shall include the original \$500 of CPE Coverage.

The amount paid for loss to “custom parts or equipment” will be based on fair market value, after depreciation and the deductible that applies to the loss, and other reductions set forth in the **LIMIT OF LIABILITY** under **PART IV: COVERAGE FOR DAMAGE TO “YOUR COVERED AUTO”** are applied.

For any one covered loss:

1. The limit that applies (as described above in this coverage option and subject to the **LIMITS OF LIABILITY** in **PART IV: COVERAGE FOR DAMAGE TO “YOUR COVERED AUTO”**) is the most “we” will pay, for all damage to “custom parts or equipment”, and any related labor and installation costs, without regard to the full cost of the “custom parts or equipment” actually installed.

However, the limit for “custom parts or equipment” will not be applied to equipment in a “your covered auto” if that equipment is required for a physically challenged person to operate or access that “your covered auto” and the requirement is documented and shared with “us” by an active doctor of medicine in the United States who is currently licensed to practice medicine in the United States.

2. This coverage is subject to any deductible that applies as shown in the Declarations for comprehensive coverage or “collision” coverage, but only one deductible shall be applied to any one covered loss.
3. “We” must be given original sales receipts or other credible written proof of purchase that can be verified of any “custom parts or equipment”. “We” have no duty to pay for parts that cannot be verified.