

SPECIFIC LOSS DUE TO THEFT OR LARCENY ADJUSTMENT

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.

A. If the cause of loss to “your covered auto” is theft or larceny, and at the time of the theft or larceny:

1. The key is left accessible on or within “your covered auto”; or
2. The key is within range of the “your covered auto” that it can be started and driven away; or
3. “Your covered auto” is in use by a usual and customary operator, who is not listed on the Declarations and is not a “resident relative”, for a period of time exceeding 30 consecutive days; or
4. The “your covered auto” is garaged in a location other than the “residence garaging location” for a period of time exceeding 30 consecutive days:

The total applicable deductible will be the greater of the:

1. Applicable deductible shown on the Declarations for Other than Collision Coverage for that specific “your covered auto” multiplied by two (2); or
2. 10% of the “maximum coverage amount” of the “your covered auto” if a “maximum coverage amount” is printed on the Declarations for the “your covered auto”.

B. If endorsement **RAIFLF-DEDSA** is attached to this policy and shown in the Declarations and the loss occurs at your “residence garaging location” and is a total loss, the scheduled deductible outlined in **RAIFLF-DEDSA** will be waived and the appropriate deductible amount will be per this endorsement.