

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:

BREWERIES AND WINERIES PHYSICAL DAMAGE COVERAGE EXTENSIONS

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

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

The following is added to **SECTION III – PHYSICAL DAMAGE COVERAGE, A. COVERAGE**, Paragraph 1.:

A. Special Furnishings

1. We will pay for "loss" to special furnishings installed in a covered "auto". Special furnishings include, but are not limited to custom seats, carpeting, roofs, paintings, decals or graphics.
2. The most we will pay for "loss" in any one "accident" is the lesser of:
 - a. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
 - b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or
 - c. \$500.
3. This coverage extension does not apply to any electronic equipment.

B. Rental Reimbursement and Material Transfer Expense

1. This coverage provides only those Physical Damage Coverages where a premium is shown in the Declarations. It applies only to a covered "auto" described or designated to which the Physical Damage Coverages apply.
2. We will pay for rental reimbursement expenses incurred by you for the rental of an "auto" because of "loss" to a covered "auto. Payment applies in addition to the otherwise applicable amount of each coverage you have on a covered "auto." No deductibles apply to this coverage.
3. We will pay only for those expenses incurred during the policy period beginning 24 hours after the "loss" and ending, regardless of the policy's expiration, with the lesser of the following number of days:
 - a. the number of days reasonably required to repair or replace the covered "auto." If "loss" is caused by theft, this number of days is added to the number of days it takes to locate the covered "auto" and return it to you; or
 - b. 30 days.
4. Our payment is limited to the lesser of the following amounts:
 - a. Necessary and actual expenses incurred, including loss of use; or
 - b. The maximum payment of \$50 for any one day.
5. This Rental Reimbursement coverage does not apply while there are spare or reserve "autos" available

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to you for your operations.

6. If "loss" results from the total theft of a covered "auto" of the private passenger type, we will pay under this coverage only that amount of your rental reimbursement expenses which is not already provided for under **SECTION III – PHYSICAL DAMAGE COVERAGE, A. Coverage, Paragraph 4. Coverage Extensions.**
7. We will also pay up to \$500 for reasonable expenses incurred by you to remove, transfer or replace materials and equipment from the "covered auto". This coverage does not apply while there are spare or reserve "autos" available to you for your operations.

All other terms and conditions of the policy remain the same.

Authorized Representative

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