**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

**VEHICLE WRAP COVERAGE**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

1. Paragraph **A. Coverage** of **SECTION** **III - PHYSICAL DAMAGE COVERAGE** is amended to include the following additional paragraph:

**Vehicle Wrap**

In the event of a “loss” to a covered “auto”, we will provide the following coverage if such “loss” is caused by:

**a**. Other than collision only if the Declarations indicates that Comprehensive Coverage is provided for the covered "auto";

**b**. Specified Causes Of Loss only if the Declarations indicates that Specified Causes Of Loss Coverage is provided for the covered "auto"; or

**c**. Collision only if the Declarations indicates that Collision Coverage is provided for the covered "auto".

We will pay for “loss” to a “vehicle wrap” that is installed on the covered “auto”. The most we will pay for “loss” is $1,000 for each covered “auto” up to $5,000 per policy period.

We will not pay for “’loss” due to and confined to wear and tear; or damage to paint or the vehicle caused by faulty installation of a “vehicle wrap”.

The “vehicle wrap” is subject to the Comprehensive deductible for the covered “auto”, except In the event of a “loss” to a covered “auto” for which such vehicle is involved in a collision and there is both:

1. collision damage to the vehicle; and
2. damage to the “vehicle wrap”

Then the collision deductible will apply.

If the “vehicle wrap” is damaged in a collision the lesser of replacement cost or original purchase

cost of the “vehicle wrap” will apply.

1. **SECTION V**. **DEFINITIONS** is amended to include the following additional definition

“Vehicle Wrap” means self-adhesive vinyl decals or sheets applied to the exterior body or window of a covered “auto”. Signs or other graphics painted or magnetically affixed to the vehicle are not considered vehicle wraps.

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

Authorized Representative