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**NEW CAR REPLACEMENT COVERAGE**

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**All provisions of the policy apply unless modified by this endorsement**

**INSURING AGREEMENT**

If a premium entry is shown in the Declarations for New Car Replacement Coverage for a specific vehicle, the following will apply:

If we determine that there is a covered total loss to a vehicle to which the New Car Replacement Coverage applies, we will pay to replace that vehicle with a new model, less the applicable deductible shown in the Declarations for Coverage E – Collision or Coverage F – Comprehensive.

**LIMIT OF LIABILITY**

The following is added to the Limit Of Liability provision in the Damage To Your Auto Coverage Section:

E. The amount we will pay to replace a vehicle to which New Car Replacement Coverage applies will not exceed the cost of a new vehicle of the same make and model with the same equipment. If a new vehicle of the same make and model with the same equipment is not available, we will pay the cost of a new vehicle that is similar in vehicle size, class, body type and equipment.

However, the most we will pay to replace a vehicle to which New Car Replacement Coverage applies is 120% of the original Manufacturer's Suggested Retail Price of the vehicle being replaced.

**ADDITIONAL EXCLUSIONS**

The coverage provided by this endorsement does not apply to:

1. A vehicle which is more than 5 years old. The age of the vehicle will be determined by subtracting the model year of the vehicle from the year of inception of the current policy period;
2. Any "newly acquired auto"; or
3. Loss caused by:
  - a. Fire;
  - b. Theft or larceny; or
  - c. Flood.