

S.E.F. No. 38

Increased Limit, Automobile Sound and Electronic Communication Equipment

Policy No.

It is understood and agreed that, in the event of loss of or damage to the equipment described below caused by theft or attempted theft, the liability of the insurer shall not exceed the limit of liability shown herein or the actual cash value of the described equipment, whichever is the lesser.

Description of Equipment	Limit of Liability	Premium
Refer to Certificate of Automobile Insurance	\$ Refer to Certificate of Automobile Insurance	\$ Refer to Certificate of Automobile Insurance
	\$	\$
	\$	\$
	Total Premium	\$

In the event of theft or attempted theft of automobile sound and/or electronic communication equipment other than factory installed equipment or the equipment described above, the insurer shall not be liable for more than \$1,500 in total, the actual cash value of the equipment, or the actual cash value of the automobile including its equipment, whichever is the lesser. Sound and/or electronic communication equipment includes radios, tape players/decks, stereo players/decks, compact disc players, telephones, cellular telephones, CB radios, ham radios, televisions, facsimile machines, computers, and items of a similar nature.

For the purpose of this endorsement, factory installed equipment means sound and electronic communication equipment which was included in the original new purchase price of the automobile.

If more than one automobile is described under this policy, this endorsement shall apply only to the automobile(s) described as item number(s) **Refer to Certificate of Automobile Insurance** in the schedule of automobiles attached to and forming part of this policy.

Date			Signature of Insured
DD	MM	YYYY	

This endorsement shall be effective from , 12:01 a.m. Standard Time.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the policy shall have full force and effect.