

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**FIRE, FIRE AND THEFT, FIRE, THEFT AND
WINDSTORM AND LIMITED SPECIFIED CAUSES
OF LOSS COVERAGES**

This endorsement modifies insurance provided under the following:

- BUSINESS AUTO COVERAGE FORM
- GARAGE COVERAGE FORM
- MOTOR CARRIER COVERAGE FORM
- TRUCKERS COVERAGE FORM
- BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM

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

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective	
Named Insured	Countersigned By

(Authorized Representative)

SCHEDULE

Coverages	Designation or Description of Covered "Autos" to which this coverage applies	Limit of Insurance	Premium
Fire		Actual Cash Value or Cost of Repair, whichever is Less	\$
Fire and Theft		Actual Cash Value or Cost of Repair, whichever is Less	\$
Fire, Theft and Windstorm		Actual Cash Value or Cost of Repair, whichever is Less	\$
Limited Specified Causes of Loss Coverage		Actual Cash Value or Cost of Repair, whichever is Less	\$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

- A. This endorsement provides only those coverages where a premium is shown in the Schedule. Each of these coverages applies only to the "autos" shown as covered "autos".
- B. We will pay for "loss" to a covered "auto" or its equipment under:
 - 1. Fire Coverage. Caused by:
 - a. Fire, lightning or explosion; or
 - b. The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".



2. Fire and Theft Coverage. Caused by:

- a. Fire, lightning or explosion;
- b. Theft; or
- c. The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

3. Fire, Theft and Windstorm Coverage. Caused by:

- a. Fire, lightning or explosion;
- b. Theft;
- c. Windstorm, hail or earthquake; or
- d. The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

4. Limited Specified Causes of Loss Coverage.

Caused by:

- a. Fire, lightning or explosion; or
- b. Theft; or
- c. Windstorm, hail or earthquake; or
- d. Flood; or
- e. The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

c. The policy's PHYSICAL DAMAGE COVERAGE provisions apply to the coverage indicated in the Schedule.

SAMPLE