
This applies whether **you** have purchased coverage under Part D.

The following endorsement applies only if form number PGA.001 appears on **your Declarations page**:

PGA.001 CUSTOM OR ADDITIONAL EQUIPMENT COVERAGE

If the **Declarations page** shows a premium charged for Custom or Additional Equipment Coverage, **we** will pay for a direct and accidental loss to additional equipment. The additional equipment must be identified by **you to us** prior to the **loss** and be permanently attached to the **Insured auto**. **Our** limit of liability for loss to the additional equipment shall not exceed the lesser of:

1. The **actual cash value** of the stolen or damaged property at the time of the **loss**. This may include an adjustment for any **depreciation**.
2. The amount that is necessary to repair or to replace the property as specified in Payment of Loss - Part D Only; or
3. The declared value of the identified equipment as shown on the **Declarations page**.

Our limit of liability for Custom or Additional Equipment Coverage under this Part shall not exceed the limit that is shown on the **Declarations page**.

We do not cover a loss to any additional equipment unless:

1. It is declared by **you**;
2. It is approved by **us**; and
3. **You** pay any additional premium that is charged for Custom or Additional Equipment Coverage This includes, but it not limited to, the following types of equipment:
 1. Awnings, cabanas, campers, or custom enclosures.
 2. Any equipment that is designed to provide additional living facilities.
 3. Any equipment or alteration not:
 - a. Permanently installed at the factory by:
 - i. The original make and model vehicle manufacturer; or
 - ii. An authorized dealer; and
 - b. It is considered standard or optional equipment for such vehicle.

Equipment installed, or alterations made, at a conversion facility to an **auto** or camper is not considered standard or original optional equipment installed by the vehicle manufacturer.

4. Non-standard chrome, alloy, aluminum, or magnesium wheels.
5. Custom wide-tread tires and racing slicks.
6. Custom chroming or gold plating.
7. Two-tone or custom paint work.
8. Custom interior work.
9. Captains or swivel chairs or tables.
10. Sun roof, moon roof, T-bar roof, or landau, if not:
 - a. Permanently installed by:
 - i. The original make and model vehicle manufacturer; or
 - ii. An authorized dealer; and
 - b. It is considered standard or optional equipment for such vehicle.
11. Bubble dome or bubble window.
12. Any deluxe roof treatment.
13. Satellite navigational devices if not:
 - a. Permanently installed by:
 - i. The original make and model vehicle manufacturer; or
 - ii. An authorized dealer; and
 - b. It is considered standard or optional equipment for such vehicle.
14. Any ground effects package.
15. Continental kits.
16. Telephones, if not:
 - a. Permanently installed by:
 - i. The original make and model vehicle manufacturer; or
 - ii. An authorized dealer; and

It is considered standard or optional equipment for such vehicle.