

The Amendatory Endorsement modifies the existing insurance policy while maintaining all other provisions. Under Liability Coverage, the amount for supplementary payments has been increased from \$200 to \$250. For Physical Damage Coverages, specifically regarding Comprehensive and Collision Coverage, the insurer retains the right to settle claims by paying for repairs minus any applicable deductible, with no deductible for windshield glass repairs. The insurer can determine repair costs based on an agreement with the vehicle owner, an approved repair estimate, or a written estimate adjusted to reasonable repair costs and labor rates in the relevant market. The estimate will include parts necessary to restore the vehicle to its pre-loss condition and may consist of new, used, recycled, or reconditioned parts, which can be either original or non-original equipment manufacturer parts. Additionally, replacement glass does not need to replicate any insignia or markings from the original glass. If a loss occurs within five years of the vehicle's model year, the vehicle owner can choose from new or used body parts for repairs. The repair cost does not account for any depreciation in the vehicle's value post-repair, and if repairs result in an improvement of a part, the owner must cover the cost of that improvement.