

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

MOBILE HOME COVERAGE

Description of Mobile Home: Make/Model _____ Year _____

Type of Anchorage _____

Name of Trailer Court _____

"We" agree with "you" to provide insurance for "your" Mobile Home described above, subject to the terms of both this endorsement and the policy to which it is attached. "You" have coverage only on items described in the Declarations for which an amount of coverage is shown.

PROPERTY COVERAGES

A. Coverage A – Dwelling is amended as follows:

"We" cover "your" Mobile Home at the "residence premises" including:

1. Equipment and accessories built into and remaining a permanent part of the Mobile Home;
2. Appliances, furniture and equipment listed in the sales invoice or certificate of origin and replacement for these;
3. Steps and skirting;
4. Tanks connected to and furnishing heating or cooking fuel to the Mobile Home; and
5. Anchors, straps and tie-down equipment.

"Your" Mobile Home must be used principally as a private residence.

B. Coverage B – Other Structures is amended as follows:

"We" cover awnings, shelters, cabanas, porches, utility sheds, carports, water pumps and other structures and equipment used in connection with the Mobile Home if specifically described in the Declarations.

"We" do not cover loss to structures used for any "business" purpose.

ADDITIONAL PROPERTY COVERAGES is amended as follows:

Additional Property Coverage 11. **Ordinance Or Law** (in Forms **HG 3** and **HG 5**) does not apply to this endorsement.

PERILS INSURED AGAINST

14. Freezing is amended as follows:

Freezing of plumbing, heating or air conditioning systems or of a household appliance, excluding all exterior plumbing connecting the Mobile Home to water or sewage systems. This peril does not apply to loss on the "residence premises" while the Mobile Home is vacant, unoccupied, or being constructed, unless "you" have used reasonable care to:

- a. Maintain heat in the building; or
- b. Shut off the water supply and drain the system and appliances of water.

EXCLUSIONS

With respect only to the coverage provided by this endorsement, the property **EXCLUSIONS** of the policy are amended as indicated.

The following exclusions are added:

1. "We" do not cover loss resulting directly or indirectly from damage while "your" Mobile Home is being moved, towed, or transported in any manner or when not located at the "residence premises", unless this exclusion is waived by the attachment of an additional endorsement.

However, "we" will pay for damages to "your" Mobile Home if it is moved from a premises because of danger from a peril insured against. Coverage is limited to a 30-day period from the date of removal. Payments will not increase the amount of insurance applying to the covered property.

2. "We" do not cover loss resulting directly or indirectly from conversion, embezzlement, or secretion by the selling dealer or any person in lawful possession of the Mobile Home

All other terms and conditions of this policy apply.