

# MOBILE HOME ENDORSEMENT

Attached to and forming a part of Policy No.

Issued to

Of

Effective Date

Additional Information \_\_\_\_\_

**(The information above is required only when this endorsement is issued following the preparation of the policy.)**

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 on the Declarations for which an amount of coverage is shown.

## I. PROPERTY PROTECTION

**DWELLING COVERAGE.** This coverage is amended as follows:

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

- (a) equipment and accessories built into and remaining a permanent part of the Mobile Home;
- (b) appliances, furniture and equipment listed in the sales invoice or certificate of origin and replacement for these;
- (c) steps and skirting;
- (d) tanks connected to and furnishing heating or cooking fuel to the Mobile Home;
- (e) anchors, straps and tie-down equipment.

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

**OTHER STRUCTURES COVERAGE/DESCRIBED OTHER STRUCTURES COVERAGE.** This coverage 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 at all for "business" purposes.

**PERILS WE INSURE AGAINST.** The **Freezing** peril is amended as follows (this peril does not apply to the Dwelling Property or Dwelling 1 policy unless the Broad Form Endorsement is attached):

**Freezing** of plumbing, heating or air conditioning system 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

The following exclusion shall be in addition to the exclusions listed in the policy.

"We" do not cover loss resulting directly or indirectly from:

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

- (b) conversion, embezzlement or secretion by the selling dealer or any person in lawful possession of the Mobile Home.