

**AUTOMOBILE POLICY ENDORSEMENT
CONTENTS COVERAGE ENDORSEMENT
(Fire and Lightning and Combined Additional Coverage Including Malicious Mischief and Vandalism)**

The Policy Number and Effective Date need be completed only when this endorsement is issued subsequent to preparation of the policy.

Policy Number

Effective Date

We agree with *you* to the following:

Definition of Terms

1. "*Loss*" means direct and accidental loss of or damage to the insured property.
2. "*Vehicle*" when used in this endorsement means:
 - a) a mobile home; or
 - b) a travel or recreational trailer; or
 - c) a motor home.

Losses We Will Pay

We will pay for *loss* to the covered property caused by:

1. fire and lightning;
2. windstorm, hail or earthquake;
3. flood or rising waters;
4. external discharge or leakage of water except loss resulting from rain, snow or sleet whether or not wind-driven;
5. explosion, riot or civil commotion;
6. malicious mischief or vandalism; or
7. the forced landing of any aircraft or of its parts or equipment.

A \$25 deductible will be applied to each *loss* except for *loss* caused by fire and lightning.

Property Covered

The property described below is covered while in, upon or attached to the vehicle described in the Declarations or while being used in connection with that vehicle and within twenty-five feet of it.

1. radio and television antennas, awnings and cabanas;
2. equipment designed to create added living facilities

while the *vehicle* is off a highway;

3. household furniture or other personal property belonging to you or which is in your care; and
4. household furniture or personal property belonging to a family member or a servant residing with *you*.

Exclusions - When Coverage Does Not Apply

There is no coverage for *loss* to:

1. equipment and accessories of the *vehicle* that are usual to an automobile of the private passenger or truck type;
2. articles carried or held as samples or for sale, storage or repair, or for future delivery;
3. goods kept for exhibition or sale;
4. theatrical wardrobes;
5. business, store or office furniture or appliances;
6. records or accounts, currency, coins, banknotes, bullion, deeds, contracts, evidences of debt, securities, tokens, tickets, revenue or other stamps in current use, or manuscripts.

Limits of Liability

The limit of our liability for *loss* will not exceed:

1. the actual cash value of the property at the time of loss; or
2. the cost to repair or replace the property, or any of its parts with other of like kind and quality with a deduction for depreciation; nor
3. in any event \$

This endorsement forms a part of *your* policy. It is effective at 12:01 A.M. local time at *your* address on the effective dates shown above.

