

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **MOBILEHOME ENDORSEMENT**

This insurance is subject to all provisions of the Homeowners form and endorsements attached to this policy except as revised in the following areas:

### **DEFINITIONS**

- 11.** "Residence premises" is deleted and replaced by the following:
- 11.** "Residence premises" means the mobilehome and other structures located on land:
- a.** Owned or leased by you where you reside; and
  - b.** Which is shown as the "residence premises" in the Declarations.

### **SECTION I – PROPERTY COVERAGES**

#### **A. Coverage A – Dwelling**

Paragraph **1.** is deleted and replaced by the following:

- 1.** We cover:
- a.** The mobilehome on the "residence premises":
    - (1)** Shown in the Declarations.
    - (2)** Used principally as a private residence.
  - b.** Structures and utility tanks attached to the mobilehome and the following and similar type items installed on a permanent basis:
    - (1)** Floor coverings;
    - (2)** Appliances; and
    - (3)** Dressers and cabinets.
  - c.** Materials and supplies located on or next to the "residence premises" used to:
    - (1)** Construct;
    - (2)** Alter; or
    - (3)** Repair;the mobilehome or other structures on the "residence premises".

#### **B. Coverage B – Other Structures**

Paragraph **3.** is deleted and replaced by the following:

- 3.** The limit of liability for this coverage will not be more than 10% of the limit that applies to Coverage **A.** However, if 10% of the Coverage **A** limit of liability is less than \$2000, we will provide a minimum limit of \$2000 for this coverage. Use of this coverage does not reduce the Coverage **A** limit of liability.

#### **E. Additional Coverages**

##### **5. Property Removed**

The following paragraph is added:

At any time, if:

- a.** The mobilehome is endangered by a Peril Insured Against; and
- b.** Removal is necessary to avoid damage, we will pay the reasonable expense you incur, not to exceed \$500, for its removal and return. No deductible applies to this expense.

##### **11. Ordinance Or Law**

This Additional Coverage does not apply.

### **SECTION I – CONDITIONS**

#### **C. Loss Settlement**

Paragraph **1.b.** is deleted and replaced by the following:

- b.** Awnings, outdoor antennas and outdoor equipment, whether or not attached to buildings; and

#### **D. Loss To A Pair Or Set**

The following paragraph is added:

Pay in any loss involving part of a series of pieces or panels, the reasonable cost to:

- a.** Repair or replace the damaged part to match the remainder as closely as possible; or

b. Provide an acceptable decorative effect or use as conditions warrant. However, we:

- (1) Do not guarantee the availability of replacements; and
- (2) We will not be liable, in the event of:
  - (a) Damage to; or
  - (b) Loss of;  
a part, for the value, repair or replacement of the entire series of pieces or panels.

**K. Mortgage Clause**

The following paragraph is added:

**6.** The word "mortgagee" includes lienholder.

All other provisions of this policy apply.