
MOBILE-HOMEOWNERS ENDORSEMENT

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

DEFINITIONS

1. (Does not apply to form HO 0004) "Described location" is deleted and replaced by the following:

"Described location" means the mobile home where "you" reside and which is located on land:

- a. owned or leased by "you"; and
- b. shown on the "declarations" as the "described location".

When "you" own the land on which the mobile home is located, it includes related private structures and grounds at that location. When "you" lease the land on which the mobile home is located, it includes related private structures and grounds at that location that are used or occupied solely by "your" household for residential purposes.

2. (Applies only to form HO 0004) "Described location" is deleted and replaced by the following:

"Described location" means that part of the mobile home in which "you" reside and which is located on land shown on the "declarations" as the "described location". It includes related private structures and grounds at that location that are used or occupied solely by "your" household for residential purposes.

PROPERTY COVERAGES

PRINCIPAL PROPERTY COVERAGES

(Does not apply to form HO 0004) Under Coverage A -- Residence, item a. is deleted and replaced by the following:

- a. "We" cover the mobile home on the "described location". This includes:
 - 1) additions and utility tanks attached to the mobile home as well as:
 - a) appliances;
 - b) cabinets, cupboards, and dressers;
 - c) carpets and other floor coverings; and
 - d) items similar in type to those described in a) through c) above;
- that are permanently installed in the mobile home; and
- 2) building materials and supplies located on or adjacent to the "described location" for use in the construction, alteration, or repair of the mobile home or related private structures on the "described location".

INCIDENTAL PROPERTY COVERAGES

(Does not apply to form HO 0004) The following is added to Emergency Removal:

"We" pay for the reasonable towing cost incurred by "you" to move a covered mobile home that is in danger from a Peril Insured Against. The most "we" pay for the total cost to remove the mobile home and to return it to the "described location" is \$500 per occurrence unless a higher "limit" for Emergency Removal Towing Cost is shown on the "declarations".

PERILS INSURED AGAINST

1. (Applies only to form HO 0003) The following is added under Coverage A -- Residence And Coverage B -- Related Private Structures, Exclusions That Apply To Coverage A And Coverage B:

Collision, Upset, Sinking, Or Stranding --
"We" do not pay for loss to a mobile home caused by:

- a) contact with a transporting vehicle, or parts or equipment attached to the transporting vehicle, during towing, hitching, or unhitching;
 - b) collision with another object while the mobile home is in transit;
 - c) upset while the mobile home is in transit; or
 - d) sinking or stranding of a watercraft on which the mobile home is being transported.
2. (Applies only to forms HO 0001, HO 0002, and HO 0004) Vehicles is deleted and replaced by the following:

Vehicles

However, "we" do not pay for loss to:

- 1) fences, driveways, or walks caused by a vehicle owned or operated by an occupant of the "described location"; or
- 2) a mobile home caused by:
 - a) contact with a transporting vehicle, or parts or equipment attached to the transporting vehicle, during towing, hitching, or unhitching; or
 - b) collision with another object while the mobile home is in transit; or
 - c) upset while the mobile home is in transit.

3. (Applies only to form HO 0008) Vehicles is deleted and replaced by the following:

Vehicles

However, "we" do not pay for loss:

- 1) caused by a vehicle owned or operated by an occupant of the "described location"; or
- 2) to a mobile home caused by:
 - a) contact with a transporting vehicle, or parts or equipment attached to the transporting vehicle, during towing, hitching, or unhitching; or
 - b) collision with another object while the mobile home is in transit; or
 - c) upset while the mobile home is in transit.

HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

1. (Does not apply to form HO 0004) The following is added to item 1) under Deductible:

However, the deductible does not apply with respect to the coverage for towing cost provided under the Incidental Property Coverage for Emergency Removal.

2. The following is added to both Loss To A Pair Or Set and Loss To Parts:

However, with respect to loss to a mobile home, if there is a loss to part of a pair, set, or series of pieces or panels, "we" pay only for the reasonable cost to:

- 1) repair or replace the damaged part to match the remaining pieces or panels as nearly as possible; or
- 2) provide a suitable cosmetic effect or function, as warranted.

These "terms" do not serve as a guarantee that replacement pieces or panels will be available.

Except as provided under the Incidental Property Coverage for Increased Cost -- Ordinance Or Law, "we" do not pay for the value, repair, or replacement of undamaged pieces or panels.

3. (Does not apply to form HO 0004, form HO 0008, or to a policy to which an endorsement entitled Actual Cash Value is attached) Under Loss Settlement Terms, Replacement Cost Terms, item a) is deleted and replaced by the following:
- a) The Replacement Cost Terms apply only to the mobile home covered under Coverage A and to buildings covered under Coverage B that have a permanent foundation and roof.

However, Replacement Cost Terms do not apply to:

- (1) window air-conditioners;
- (2) awnings and canopies; and
- (3) antennas;

whether or not attached to a building.

4. (Does not apply to form HO 0004 or form HO 0008) Under Loss Settlement Terms, Actual Cash Value Terms, item b) is deleted and replaced by the following:
- b) The smallest of the following amounts is used in applying the "terms" under Our Limit:
- (1) the cost to repair or replace the lost or damaged part of the property with materials of like kind and quality, to the extent practical;
 - (2) the "actual cash value" of the lost or damaged part of the property just before the loss; or
 - (3) (applies only to mobile homes) the difference in the "actual cash value" just before the loss and the "actual cash value" just after the loss.

5. (Applies only to form HO 0008) Under Loss Settlement Terms, the Actual Cash Value Terms are deleted and replaced by the following:

Actual Cash Value Terms

The smallest of the following amounts is used in applying the "terms" under Our Limit:

- 1) the cost to repair or replace the lost or damaged part of the property with materials of like kind and quality, to the extent practical;
- 2) the "actual cash value" of the lost or damaged part of the property just before the loss; or
- 3) (applies only to mobile homes) the difference in the "actual cash value" just before the loss and the "actual cash value" just after the loss.

POLICY CONDITIONS

CONDITIONS APPLICABLE TO PROPERTY COVERAGES ONLY

(Does not apply to form HO 0004) The following is added to Mortgage Clause:

The word mortgagee also includes secured party.

However, the secured party's interest is not covered for an "insured's" conversion, embezzlement, or secretion of encumbered property in his or her possession, unless specifically insured against and a premium is paid for such coverage.

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