

COLLISION, UPSET, SINKING, OR STRANDING

(Entries required to complete the Schedule will be shown below or on the "declarations".)

Schedule

- A. **Coverage for Collision, Upset, Sinking, Or Stranding begins:**
- B. **Collision, Upset, Sinking, Or Stranding Deductible:**

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

DEFINITIONS

With respect to the mobile or manufactured home to which this coverage applies, the following definition is added:

"Collision" means accidental contact of the mobile or manufactured home with another object.

However, "collision" does not mean contact of the mobile or manufactured home with a transporting vehicle, or parts or equipment attached to a transporting vehicle, during towing by, hitching to, or unhitching from such transporting vehicle, unless the transporting vehicle is independently involved in an accident.

PROPERTY COVERAGES

The following is added under Perils Insured Against:

Collision, Upset, Sinking, Or Stranding

- 1) During the 30-day time period that begins on the date shown in item A. in the Schedule above, "we" insure against direct physical loss to covered property caused by:

- a) "collision";
b) upset of the mobile or manufactured home while the mobile or manufactured home is in transit; or
c) sinking or stranding of a licensed ferry transporting the mobile or manufactured home. In the event of such loss, "we" also pay for the general average or salvage charges that result.

Policy exclusions for loss caused by collision, upset, sinking, or stranding do not apply with respect to this coverage.

- 2) However, "we" do not pay for loss to:
- a) a mobile or manufactured home while the mobile or manufactured home is used in any unlawful activity; or
b) tires, unless the loss is coincidental with loss to other covered property caused by this peril.
- 3) Unless "we" have given "you" "our" written consent to move the mobile or manufactured home, the coverage described in 1) above applies only while the mobile or manufactured home is on the "described location".

HOW MUCH WE PAY FOR LOSS

With respect to the coverage provided by this endorsement, Deductible is deleted and replaced by the following:

Deductible -- "We" pay only that part of the total of all loss payable that is greater than the Collision, Upset, Sinking, Or Stranding Deductible shown in item B. in the Schedule above. The Collision, Upset, Sinking, Or Stranding Deductible applies per occurrence. No other deductible applies to this coverage.

CONDITIONS

The following condition is added:

Refund Of Premium -- If "you" cancel this policy or the coverage provided by this endorsement, "you" will not be entitled to a refund of the premium charged for this endorsement.

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