

MOBILEHOME ENDORSEMENT

This form, the attached Homeowners form and Declarations page constitute the complete policy.

This insurance is subject to all applicable provisions of the Homeowners form except as revised in the following areas.

DEFINITIONS

8. "Residence premises" is deleted and replaced by the following:
 8. "Residence premises" means the mobilehome and other structures located on land owned or leased by you where you reside and which is shown as the "residence premises" in the Declarations.
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SECTION I – COVERAGES

COVERAGE A – Dwelling

Paragraph 1. is deleted and replaced by the following:

1. The mobilehome on the "residence premises" shown in the Declarations used principally as a private residence, including structures and utility tanks attached to the mobilehome and the following and similar type items installed on a permanent basis: floor coverings, appliances, dressers and cabinets.

COVERAGE B – Other Structures

The last paragraph of Coverage B is deleted and replaced by the following:

The limit of liability for this coverage will not be more than 10% of the limit of liability 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 liability of \$2000 for this coverage. Use of this coverage does not reduce the Coverage A limit of liability.

ADDITIONAL COVERAGES

5. **Property Removed.** The following paragraph is added:

If, at any time, the mobilehome is endangered by a Peril Insured Against and removal is necessary to avoid damage, we will pay the reasonable expense incurred by you, not to exceed \$500, for the removal and return. No deductible applies to this expense.

11. **Ordinance or Law**

This Additional Coverage does not apply.

SECTION I – CONDITIONS

3. **Loss Settlement.** Paragraph a. (2) is deleted and replaced by the following:

- (2) Awnings, outdoor antennas and outdoor equipment, whether or not attached to buildings; and

4. **Loss to a Pair or Set** is amended to read:

4. **Loss to a Pair, Set or Panels.**

The following paragraph is added:

- c. Pay in any loss involving part of a series of pieces or panels:

- (1) The reasonable cost of repairing or replacing the damaged part to match the remainder as closely as possible; or

- (2) The reasonable cost of providing an acceptable decorative effect or utilization as circumstances may warrant. However, we do not guarantee the availability of replacements, and we will not be liable, in the event of damage to or loss of a part, for the value, repair or replacement of the entire series of pieces or panels.

12. **Mortgage Clause.** The word "mortgagee" includes trustee or lienholder.

All other provisions of this policy apply.

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12. Mortgage Clause. The word "mortgagee" includes trustee or lienholder.

All other provisions of this policy apply.