

**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.