

Trailer Comprehensive/Collision Coverage Endorsement

If **you** pay the premium for Comprehensive/Collision Coverage for a **covered trailer**, your policy is amended as follows:

1. In determining whether coverage applies to a **covered trailer** under Part IV – Damage To A Vehicle, artisan use of a **covered trailer** will not be considered a business purpose if **you** have paid the additional premium for artisan use of that **covered trailer**.
2. If **you** have purchased coverage for a **covered trailer**, but have not purchased that same coverage for a **covered auto**, coverage will be provided under Part IV – Damage To A Vehicle for loss to a **covered trailer** but no coverage will be provided under Part IV – Damage To A Vehicle for loss to any **auto**.
3. The following Additional Definition is added:
“Covered trailer” means a **trailer** shown on the **declarations page** for which this Comprehensive/Collision Coverage has been purchased.
4. The following Exclusions are added:
 Coverage under Part IV – Damage To A Vehicle will not apply for loss to a **covered trailer**:
 - (1) other than impact loss caused by birds, vermin, rodents, insects or other animals;
 - (2) that is due and confined to:
 - a. prior loss or damage;
 - b. manufacturing defects;
 - c. improper or lack of routine maintenance, or failure to perform maintenance as prescribed by the manufacturer;
 - d. contamination or pollutants, including, but not limited to, any:
 - (i) solid, liquid, gaseous, bacterial, organic, or thermal irritant or contaminant;
 - (ii) smoke, vapor, soot, or fumes;
 - (iii) acids, alkalis, chemicals, or metals, including, but not limited to, lead or any material containing lead;
 - (iv) poisons;
 - (v) sewage or waste, including materials to be recycled, reconditioned or reclaimed;
 - (vi) substances, including, but not limited to, asbestos, silica or any material containing asbestos or silica;
 - (vii) odors; or
 - (viii) compounds;
 even if now or previously recognized as having a safe or useful purpose. This includes residential, recreational, work-site, and commercial pollution or contamination;
 - e. gradual accumulation of snow or ice; or
 - f. scorching, marring, scratching, or breakage of internal equipment or furnishings whether permanently attached or not. This exclusion does not apply to:
 - (i) scorching, marring, scratching or breakage caused by malicious mischief, vandalism, riot, civil commotion, fire, or lightning; or
 - (ii) breakage of glass that is permanently a part of or attached to the **covered trailer**;
 This exclusion does not apply if the damage results from the theft of a **covered trailer**; or
 - (3) caused directly or indirectly by any of the following:
 - a. water leakage or seepage unless occurring contemporaneously with, and due to, a loss;
 - b. wet or dry rot;
 - c. rust or corrosion;
 - d. dampness of atmosphere or extremes of temperature; or
 - e. deterioration;
 regardless of any other cause or event contributing concurrently or in any sequence to the loss.

The exclusions listed above shall apply only to the amount of loss that exceeds \$500 if:

- (1) the coverage **you** have purchased for loss to the **covered trailer** has also been purchased for loss to a **covered auto**; and
- (2) the loss excluded above for a **covered trailer** is a loss that would otherwise be covered under **your** policy.

5. The following provisions are added to the Limits of Liability section in Part IV – Damage To A Vehicle:

No deductible will apply to the first \$500 of loss to a **covered trailer** if the coverage **you** have purchased for loss to the **covered trailer** has also been purchased for loss to a **covered auto**.

Regardless of any other provisions in the policy, if a loss occurs causing damage to both a **covered trailer** and a:

- a. **covered auto**; or
- b. **non-owned auto**;

any applicable deductibles, as shown on the **declarations page** or provided for in the policy, shall each apply separately to the **covered trailer** and **auto**.

The actual cash value is determined by the market value, age and condition of the **covered trailer** at the time the loss occurs.

If more than one **covered trailer** is shown on **your declarations page**, coverage will be provided as specified on the **declarations page** as to each **covered trailer**.

6. The Lienholder Agreement under Part IV – Damage To A Vehicle will also apply for loss to a **covered trailer**.

7. The following is deleted from the Cancellation provision under the General Provisions:

For purposes of cancellation, this policy is neither severable nor divisible. Any cancellation will be effective for all coverages for all persons and all vehicles.

and is replaced by:

For purposes of cancellation, this policy is neither severable nor divisible. Any cancellation will be effective for all coverages for all persons, all vehicles, and all **trailers**.

8. All Duties and General Provisions stated in the policy that apply to an **auto** or **covered auto** also apply to a **covered trailer**.

All other terms, limits and provisions of this policy remain unchanged.