



Recreational Vehicle Endorsement

Full Timer - Vacation Liability
Coverage

Policy Number:

SECTION I – VACATION LIABILITY COVERAGE is amended to provide Full Timer – Vacation Liability Coverage if the coverage amount of \$500,000 is shown on the declarations for Vacation Liability Limit and a premium is shown for the coverage.

The following special definitions apply to Section I – Vacation Liability Coverage only:

Occurrence means an accident or event, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in **bodily injury** or property damage.

For Section II – Recreational Vehicle Medical Payment, Section III – Physical Damage Coverages, Section IV – Uninsured Motorists Coverage and Section V - Conditions the following definition applies:

Occurrence means an accident or event, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in **bodily injury** or property damage neither expected nor intended from the standpoint of the **insured** and arises out of the ownership, maintenance, or use of the **owned auto** or **non-owned auto** while at the **insured location**.

SECTION I- VACATION LIABILITY COVERAGE-LOSSES WE WILL PAY is revised as follows:

We will defend or pay damages under this endorsement, other than punitive or exemplary damages, which an **insured** becomes legally obligated to pay because of **bodily injury** or property damage resulting from an **occurrence**.

SECTION I – VACATION LIABILITY - ADDITIONAL PAYMENTS WE WILL MAKE UNDER THE LIABILITY COVERAGES is revised as follows:

The payment described below is in addition to those listed in the GEICO automobile insurance policy. Unless paid pursuant to another coverage provided in this policy, we will pay, in addition to our limits of liability, up to \$1,000 for damage to the property of others.

EXCLUSIONS

Exclusion D. is revised as follows:

D. Any **bodily injury** or property damage arising out of, or in connection with, a business engaged in by an **insured**.

OTHER INSURANCE

Any coverage we provide under this Full Timer – Vacation Liability Coverage is excess over any other applicable or collectible insurance or bond. If there is other excess insurance or bond, we will pay only our share of the damages. Our share is the proportion that **our** limit of liability bears to the total of all applicable limits.

W. C. E. Robinson
Secretary

O. M. Nicely
President