

AUTOMOBILE POLICY ENDORSEMENT  
**CONTENTS COVERAGE ENDORSEMENT**  
(Fire and Lightning Coverage)

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 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 domestic 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 date shown above.