



AUTOMOBILE POLICY ENDORSEMENT

MOTOR HOME ENDORSEMENT

Policy Number:

Effective Date:

The Policy Number and Effective Date need be completed only when this endorsement is issued subsequent to preparation of the policy.

We agree with **you** that the insurance provided under the physical damage section of **your** policy for an **owned auto** also applies to the Motor Home described in the policy. This agreement is subject to the following provisions:

1. We will pay for **loss** to the Motor Home. This includes **loss** to equipment and accessories built into and forming a permanent part of the Motor Home. **Loss** to equipment and accessories usual to an auto of the private passenger or truck type is covered.
2. We do not cover **loss** to:
 - a. radios, antennas, awnings, cabanas or equipment designed to create additional living facilities while the Motor Home is off a highway unless such equipment is factory installed original equipment.
 - b. clothing and other personal effects in or upon the Motor Home.
3. There is no reimbursement for transportation expense incurred due to the theft of the Motor Home.
4. There is no coverage if the Motor Home is or at any time becomes subject to any bailment lease, conditional sale, purchase agreement or other encumbrance not declared and described in this policy. This exclusion does not apply if the Motor Home is used as collateral for a loan. **You** are responsible for notifying us of any lienholder interest in the Motor Home.
5. This endorsement provides insurance only for those coverages for which a specific premium charge is made.
6. Subject to the provisions stated above, the limit of liability for each coverage shall be as stated in the policy.

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.