

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY) – VIRGINIA

### SCHEDULE

1. Description Of Vehicle:				
2. Description Of Vehicle:				
3. Description Of Vehicle:				
Vehicle	Coverages	Limit Of Liability		Premium
	<b>Collision</b>			
1.		\$	Less \$	Deductible \$
2.		\$	Less \$	Deductible \$
3.		\$	Less \$	Deductible \$
	<b>Other Than Collision</b>			
1.		\$	Less \$	Deductible \$
2.		\$	Less \$	Deductible \$
3.		\$	Less \$	Deductible \$

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**NOTICE**

**Coverage is not provided on an agreed value basis. The amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.**

With respect to the coverage provided by this endorsement, the provisions of the Policy apply unless modified by the endorsement.

- A.** For the purpose of the coverage provided by this endorsement, "your covered auto" means a "trailer" or camper body.
- B.** The following definition is added:  
"Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or by-products produced or released by fungi.
- C.** Exclusion 7. of **Part D – Coverage For Damage To Your Auto** does not apply to coverage provided by this endorsement.
- D.** We will pay for direct and accidental loss to:
  - 1. A "trailer" or camper body described in the Schedule or in the Declarations; and

- 2. Facilities or equipment designed to be used with the described "trailer" or camper body while in or attached to the "trailer" or camper body. Facilities or equipment include but are not limited to:
  - a. Cooking, dining, plumbing or refrigeration facilities;
  - b. Awnings or cabanas; or
  - c. Any other facilities or equipment designed to be used with a "trailer" or camper body.

We will pay for loss caused by:

- 1. Other than "collision" only if the Schedule or Declarations indicates that Other Than Collision Coverage is provided for that "trailer" or camper body.

2. "Collision" only if the Schedule or Declarations indicates that Collision Coverage is provided for that "trailer" or camper body.
- E. The following exclusions are added:
1. We will not pay for loss to:
    - a. Clothing or luggage;
    - b. Business or office equipment; or
    - c. Articles which are sales samples or used in exhibitions.
  2. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusion **4., 5., 9. or 10.** of Part **D.**
  3. We will not pay for loss due to "fungi", wet or dry rot, or bacteria, meaning the presence, growth, proliferation, spread or any activity of "fungi", wet or dry rot, or bacteria.

- F. With respect to coverage under this endorsement, the **Limit Of Liability** Provision of Part **D** is replaced by the following:

**Limit Of Liability**

Our limit of liability for loss will be the least of the:

1. Amount shown in the Schedule or in the Declarations;
2. Actual cash value of the stolen or damaged property; or
3. Amount necessary to repair or replace the property with other property of like kind and quality.

Our payment for loss will be reduced by any applicable deductible shown in the Schedule or in the Declarations.

An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

SPECIMEN ONLY