

**MOTOR HOME CONTENTS COVERAGE**

For an additional premium, **we** will pay for direct and accidental **loss** or damage to the property covered, caused by Fire or Lightning.

**PROPERTY COVERED**

**We** cover the following property contained in, attached to, or used in connection with a **motor home**:

1. Radio and television antennas, awnings, cabanas or equipment designed to create additional living facilities while the **motor home** is off the highway.
2. Household furniture or other personal property belonging to **you** or a resident **relative**.

**PROPERTY WE DO NOT COVER**

1. Property permanently attached to the **motor home**.
2. Articles used as samples for sale, storage or repair, or for delivery.
3. Merchandise kept for exhibition or sale, including theatrical wardrobes.
4. Business, store, or office furniture or appliances.
5. Records or accounts, currency, coins, bank notes, bullion, deeds, contracts or evidences of debt, securities, tokens or tickets, revenue or other stamps currently in use, manuscripts, art and animals, jewelry, watches, furs, precious and semi-precious stones.
6. Clothing and personal luggage for which insurance is already provided under this policy.

**MAXIMUM AMOUNT WE WILL PAY**

**Our** payments for **loss** will not exceed the lesser of:

- a. **actual cash value** of the insured property at the time of **loss** or damage; or
- b. the cost to repair or replace the insured property with other of like kind and quality, less depreciation; or
- c. the limit for this coverage shown in the Declarations.

All other provisions of the policy apply except as modified by this endorsement.