

**MOTOR HOME ENDORSEMENT**

With respect to the **motor home** described in the Declarations and coverages that apply, all provisions of the policy apply except as modified by this endorsement.

1. The **GENERAL DEFINITIONS** are amended by adding:

- A. **"MOTOR HOME"** means a self-propelled vehicle equipped and designed for use as a living quarters.
- B. **"AUTOMOBILE"** means a private passenger automobile, **motor home**, pick-up truck, panel truck or van, designed for use mainly on public roads.

2. Under the **AUTOMOBILE LIABILITY** and **AUTOMOBILE MEDICAL EXPENSE** sections of this policy:

**"COVERED AUTOMOBILE"** means:

- 1. a **motor home** owned by **you** or leased under a written contract for one year or more, which is described in the Declarations, but only with respect to coverage for which a specific premium is charged.
- 2. a **motor home** newly acquired by **you**, if:
  - a. it replaces a **motor home** described in the Declarations; or
  - b. it is an additional **automobile**, but only if:
    - i. **we** insure all other **automobiles** owned by **you** on the date of acquisition;
    - ii. **you** notify **us** within 30 days of acquisition of **your** election to make this and no other policy issued by **us** applicable to the **automobile**; and
    - iii. **you** pay any additional premium required by **us**.
- 3. a **substitute automobile**.

3. Under the **UNINSURED AND UNDERINSURED MOTORISTS** section of this policy:

**"COVERED AUTOMOBILE"** means:

- 1. a **motor home** owned by **you** or leased under a written contract for one year or more, which is described in the Declarations, but only with respect to coverage for which a specific premium is charged.
- 2. a **motor home** newly acquired by **you**, if:
  - a. it replaces a **motor home** described in the Declarations; or
  - b. it is an additional **motor home**, but only if:
    - i. **we** insure all other **automobiles** owned by **you** on the date of acquisition;
    - ii. **you** notify **us** within 30 days of acquisition of **your** election to make this and no other policy issued by **us** applicable to the **automobile**; and

iii. **you** pay any additional premium required by **us**.

3. a **substitute automobile**.

4. a **motor vehicle**, while being operated by **you** or a **relative** with the owner's permission, which is not owned by, furnished to, or made available for the regular use of **you** or any **relative** in **your** household.

EXCEPTION: A **motor vehicle** owned by, furnished to, or made available for regular use to any **relative** in **your** household is covered when operated by **you**.

4. Under the **PHYSICAL DAMAGE** section of this policy:

**"COVERED AUTOMOBILE"** means:

1. a **motor home** owned by **you** or hired under a written contract for one year or more and for which a specific premium is shown in the Declarations.

2. a **motor home** newly acquired by **you**, subject to the following:

a. If Comprehensive or Collision coverage applies to any **automobile** shown in the Declarations:

i. **we** will apply the broadest of these coverages to the newly acquired **motor home**;

ii. **you** must notify **us** within 30 days of acquisition, of **your** election to make this and no other policy issued by **us** applicable to the newly acquired **motor home**; and

iii. **you** must pay any additional premium required by **us**.

b. If Comprehensive or Collision coverage does not apply to any **automobile** shown in the Declarations:

i. **we** will provide Comprehensive and Collision coverage subject to a \$500 **deductible**, for the newly acquired **motor home**;

ii. **you** must notify **us** within 6 days of acquisition, of **your** election to make this and no other policy issued by **us** applicable to the newly acquired **motor home**; and

iii. **you** must pay any additional premium required by **us**.

3. a **substitute automobile**.

5. Under **AUTOMOBILE LIABILITY, COVERAGE EXCLUSIONS**, **We** do not cover:, item D. is revised as follows:

D. any **motor vehicle** rented to others, or used to carry persons for a charge.

EXCEPTION: This exclusion does not apply to shared expense car pools. It also does not apply to **your motor home** if a specific premium is shown in the Declarations for "Motor Home Rental".

6. Under **AUTOMOBILE MEDICAL EXPENSE, COVERAGE EXCLUSIONS**, **We** do not cover:, item E. is revised as follows:

E. a **covered automobile** while hired or rented to others for a charge, or any **automobile** which **you**

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are driving while available for hire by the public.

EXCEPTION: This exclusion does not apply to:

1. **bodily injury** sustained as a pedestrian;
2. shared expense car pools; or
3. **your motor home** if a specific premium is shown in the Declarations for "Motor Home Rental".

7. Under **UNINSURED AND UNDERINSURED MOTORISTS, COVERAGE EXCLUSIONS, We** do not cover:, item E. is revised as follows:

E. any person, other than **you**, or a **relative**, while **occupying**:

1. a **covered automobile** while it is being used to carry persons or property for a fee.

EXCEPTION: This exclusion does not apply to shared expense car pools. It also does not apply to **your motor home** if a specific premium is shown in the Declarations for "Motor Home Rental".

8. Under **PHYSICAL DAMAGE, COVERAGE EXCLUSIONS, We** do not cover:, the following are added:

1. **loss** to appliances, furniture, equipment and accessories that are not built into or forming a permanent part of a **motor home**.
2. **loss** to **your motor home** while rented to anyone else unless a specific premium is shown in the Declarations for the **motor home** rental.