

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOBILEHOME ENDORSEMENT

This insurance is subject to all provisions of the Homeowners form and endorsements attached to this policy except as revised in the following areas:

DEFINITIONS

Paragraph **B.11**. "residence premises" is replaced by the following:

11. "Residence premises" means the mobilehome and other structures located on land:
 - a. Owned or leased by you where you reside; and
 - b. Which is shown as the "residence premises" in the Declarations.

SECTION I – PROPERTY COVERAGES

A. Coverage A – Dwelling

Paragraph **1**. is replaced by the following:

1. We cover:
 - a. The mobilehome on the "residence premises":
 - (1) Shown in the Declarations.
 - (2) Used principally as a private residence.
 - b. Materials and supplies located on or next to the "residence premises" used to:
 - (1) Construct;
 - (2) Alter; or
 - (3) Repair;the mobilehome or other structures on the "residence premises".

B. Coverage B – Other Structures

Paragraph **3**. is replaced by the following:

3. The limit of liability for this coverage will not be more than 10% of the limit that applies to Coverage **A**. However, if 10% of the Coverage **A** limit of liability is less than \$2,000, we will provide a minimum limit of \$2,000 for this coverage. Use of this coverage does not reduce the Coverage **A** limit of liability.

E. Additional Coverages

5. Property Removed

The following paragraph is added:

At any time, if:

- a. The mobilehome is endangered by a Peril Insured Against; and

- b. Removal is necessary to avoid damage; we will pay the reasonable expense you incur, not to exceed \$500, for its removal and return. No deductible applies to this expense.

11. Ordinance Or Law

This additional coverage does not apply.

SECTION I – CONDITIONS

E. Loss To A Pair Or Set

The following paragraph is added:

3. Pay, in any loss involving part of a series of pieces or panels, the reasonable cost to:
 - a. Repair or replace the damaged part to match the remainder as closely as possible; or
 - b. Provide an acceptable decorative effect or use as conditions warrant. However, we:
 - (1) Do not guarantee the availability of replacements; and
 - (2) Will not be liable, in the event of:
 - (a) Damage to; or
 - (b) Loss of; a part, for the value, repair or replacement of the entire series of pieces or panels.

L. Mortgage Clause

The following paragraph is added:

6. The word "mortgagee" includes lienholder.

All other provisions of this policy apply.