

## Mobile Home Guardian

(Applicable to Forms 2 or 3 only)

This endorsement broadens the coverages provided by “your” primary coverage form.

### PLEASE READ IT CAREFULLY

#### I. Incidental Property Coverages

The following Incidental Property Coverages are modified as follows:

3. Increased Cost – Ordinance or Law – The most “we” pay per “occurrence” is increased from 10% to 25% of the “limit” that applies to Coverage A.
5. Credit Card, Forgery and Counterfeit Money – The most “we” pay is increased from \$1,500 to \$2,500 per “occurrence”.

The following Incidental Property Coverages are added as follows:

11. Water Damage- Sewers, Drains, and Sumps – “We” pay for direct physical loss to covered property caused by:
  - a. water or sewage which backs up through sewers or drains; or
  - b. water which enters into and overflows from within a sump pump, sump pump well, or other type of system designed to remove subsurface water which is drained from the foundation area. However, “we” do not pay for loss to the sump pump or other type of system or related equipment caused by mechanical breakdown.

The most “we” will pay for coverage under this endorsement is \$10,000 per occurrence.

This coverage does not increase the “limits” shown on the “declarations” for Coverages A, B, C or D.

“We” pay only that part of the loss which is more than the deductible stated in the “declarations”. However, the deductible does not apply to Coverage D.

Under Exclusions That Apply to Property Coverages, the references to:

1. water or sewage which backs up through sewers or drains or water which overflows from within a sump under Water Damage; and
  2. mechanical breakdown under Wear and Tear;
- are deleted with respect to the coverage provided by this endorsement.

#### II. Incidental Liability Coverages

The following incidental liability coverages are modified as follows:

1. Damage to Property of Others – “Our” “limit” for this coverage is increased from \$500 per “occurrence” to \$1,000 per “occurrence”.

#### III. Replacement Value Loss Settlement Terms

1. Replacement Value means the cost to repair or replace the property with new property of equivalent kind and quality to the extent practical, without deduction for depreciation.
2. The Replacement Value Terms set forth in this endorsement apply to the following covered property:
  - a. Coverage A – Residence (including Mobile Home shown on “declarations”);
  - b. Coverage B- Related Private Structures;
  - c. Coverage C – Personal Property
  - d. Appliances and window air conditioners;

- e. Carpets and window coverings;
  - f. Awnings and canopies;
  - g. Antennas; and
  - h. The following scheduled classes of personal property if covered under this policy:
    - 1) jewelry;
    - 2) furs and garments trimmed with fur or consisting principally of fur;
    - 3) cameras, projection machines, films, and related articles of equipment;
    - 4) musical instruments and related articles of equipment;
    - 5) silverware, goldware, items plated with gold or silver, and pewterware;
    - 6) golfer's equipment; and
    - 7) bicycles.
3. The Replacement Value Terms set forth in this endorsement do not apply to the following property:
- a. articles of art or rarity that cannot be duplicated;
  - b. memorabilia, souvenirs, collector's items, and similar items whose age or history contribute to its value;
  - c. items not maintained in good or workable condition; or
  - d. items that are outdated or obsolete and are stored or not being used.
4. Under How Much We Pay for Loss or Claim, item 1.e., Loss Settlement Terms, is deleted and replaced by the following with respect to the property that is subject to the terms of this endorsement:
- e. Loss Settlement Terms – Subject to the terms shown under How Much We Pay For Loss or Claim and the terms of this endorsement, “we” settle losses according to the Replacement Value Terms. If the Replacement Value Terms do not apply, “we” settle losses according to the Actual Cash Value Terms.
    - 1) Replacement Value Terms
      - a) “We” pay the smallest of the following amounts for each covered item:
        - (1) the replacement value of the property as defined in this endorsement;
        - (2) the amount computed after any special limitation in this policy has been applied to the loss;
        - (3) for loss to property covered under Coverage C, the Coverage C “limit”; or
        - (4) for loss to scheduled personal property, the “limit” that applies to the item.
      - b) When the replacement value for each “occurrence” is more than \$500, “we” do not pay for more than the actual cash value of the loss until actual repair or replacement is completed. “You” may make a claim for the actual cash value amount of the loss before repairs are made or replacement is completed. A claim for any additional amount payable under this provision must be made within six months of whichever is later:
        - (1) the last date on which “you” received a payment for the actual cash value; or
        - (2) the date of entry of a final order by a court declaring “your” right to full replacement cost.
    - 2) Actual Cash Value Terms – Actual Cash Value includes a deduction for depreciation, however caused.
      - a) The Actual Cash Value Terms apply to all property not subject to the Replacement Value Terms.
      - b) The smaller of the following amounts is used in applying terms under “our” “limit”:
        - (1) the cost to repair or replace the property with materials of like kind and quality to the extent practical; or
        - (2) the actual cash value of the property at the time of loss.

#### IV. Conditions

Should insurance apply to a loss under more than one endorsement of this policy, coverage under this endorsement shall be excess. In no event shall “we” pay more than the actual loss. All other terms of the policy apply.