

**Loudoun Mutual Insurance Company**  
**Mobile Homes – Additional Conditions**

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Applicable to the following forms:

Farmowners Policies FO-1, FO-2, & FO-3

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

**PLEASE READ IT CAREFULLY**

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The following Incidental Property Coverage is modified as follows:

2. Debris Removal – The extra 5% of the applicable “limit” to cover the cost of debris removal is changed to 5% or \$5000, whichever is greater.

The following is amended to Loss Settlement Provisions

Loss Settlement Terms

1) Replacement Cost Terms

a) The Replacement Cost Terms apply only to buildings or Mobile Homes covered under Coverage A and only buildings on a permanent foundation under Coverage B. They do not apply to window air conditioners; awnings and canopies; appliance; carpets; window coverings; and antennas

Also added for all forms under How Much We Pay For Loss or Claim:

The following is added to How Much We Pay For Loss or Claim

1. f. Loss Settlement Terms – In the event of a total loss to a mobile home covered under Coverage A, we will settle losses according to the Coverage A “limit” shown on the declarations. A total loss occurs when the mobile home is damaged beyond reasonable repair.