

Motor Home Policy

AU14101



Table of Contents

General	3	If There Is Other Insurance.....	11
When And Where The Policy Applies	3	Assistance And Cooperation	11
Insurance Coverage In Mexico	3	Action Against Us.....	11
Changes.....	3	Subrogation Rights	11
Premium Changes	3	Proof Of Claim; Medical Reports.....	11
Coverage Changes	3	Part 3—Uninsured Motorists Insurance—Coverage SS	11
Duty To Report Policy Changes.....	3	Insuring Agreement	11
Notice.....	4	Insured Persons.....	11
Combining Limits Of Two Or More Motor Homes Prohibited.....	4	Definitions.....	12
Transfer	4	Exclusions—What Is Not Covered.....	13
Termination.....	4	Limits Of Liability.....	13
Non-Renewal.....	4	If There Is Other Insurance.....	14
Cancellation.....	4	Proof Of Claim; Medical Reports.....	14
Fraud Or Misrepresentation	4	Assistance And Cooperation	14
Payment.....	4	Trust Agreement	14
Charge For Insufficient Funds Or Closed Account.....	5	Subrogation Rights	14
Conditional Reinstatement.....	5	Our Payment Of Loss.....	14
What Law Will Apply	5	Action Against Us.....	14
Where Lawsuits May Be Brought.....	5	Part 4—Protection Against Loss To The Motor Home— Coverages DD, HH, JJ, UU, HC	15
Action Against Us	5	Insuring Agreements For Each Coverage	15
Arbitration	5	Additional Payments We Will Make	16
Part 1—Motor Home Liability Insurance		Insured Motor Homes.....	16
Bodily Injury—Coverage AA		Definitions.....	16
Property Damage—Coverage BB	6	Exclusions—What Is Not Covered.....	17
Insuring Agreement.....	6	Loss Payable Clause.....	18
Additional Payments We Will Make.....	6	Right To Appraisal.....	18
Insured Persons	6	Our Payment Of Loss.....	18
Insured Motor Homes	6	Limits Of Liability.....	18
Definitions.....	7	If There Is Other Insurance.....	18
Exclusions—What Is Not Covered.....	7	Action Against Us.....	19
Financial Responsibility.....	8	Subrogation Rights	19
Limits Of Liability.....	8	What You Must Do If There Is A Loss.....	19
If There Is Other Insurance	8		
Assistance And Cooperation	8		
Action Against Us	8		
Bankruptcy Or Insolvency	8		
What To Do In Case Of A Motor Home Accident Or Claim	8		
Part 2—Motor Home Medical Payments—Coverage CC	9		
Insuring Agreement	9		
Insured Persons	9		
Insured Motor Homes	9		
Definitions.....	9		
Exclusions—What Is Not Covered.....	10		
Limits Of Liability.....	10		
Unreasonable Or Unnecessary Medical Expenses.....	10		



The Company Named in the Declarations

A Stock Company - Home Office: Northbrook, Illinois 60062

General

This policy is a legal contract between **you** and **us**. A coverage applies only when a premium for it is shown on the Policy Declarations. If more than one **motor home** is insured, premiums will be shown for each **motor home**. If **you** pay the premiums when due and comply with the policy terms, **we**, relying upon the information **you** have given **us**, makes the following agreements with **you**.

When And Where The Policy Applies

Your policy applies only during the policy period. During this time, it applies to losses to the **motor home**, accidents and occurrences within the United States of America, its territories or possessions or Canada, or between their ports. The policy period is shown on the Policy Declarations.

Insurance Coverage In Mexico

Motor vehicle accidents in Mexico are subject to the laws of Mexico—NOT the United States of America. Unlike the United States, the Republic of Mexico considers some accidents a CRIMINAL OFFENSE as well as a civil matter.

In some cases, the coverage under this policy may NOT be recognized by Mexican authorities and **we** may not be allowed to provide any insurance coverage at all in Mexico. For **your** protection, **you** should consider purchasing **motor home** coverage from a licensed Mexican insurance company before driving into Mexico.

However, when possible, coverage will be afforded for an insured **motor home** while that **motor home** is within 75 miles of the United States border and only for a period not to exceed 10 days after each separate entry into the Republic of Mexico.

If loss or damage occurs which may require repair of the insured **motor home** or replacement of any part(s) while the **motor home** is in Mexico, the basis for adjustment of the claim will be as follows: Any amount payable resulting from any loss or damage occurring in the Republic of Mexico shall be payable in the United States of America. **We** will not be liable for more than the cost of having the repairs made or parts replaced at the nearest point in the United States where the repairs or replacements can be performed. The cost for towing, transportation, and salvage operations of the **motor home** while within Mexico are not covered under this policy.

Changes

Premium Changes

The premium for each **motor home** is based on information **we** have received from **you** or other sources. **You** agree to cooperate with **us** in determining if this information is correct, if it is complete, and if it changes during the policy period. **You** agree that if this information changes or is incorrect or incomplete, **we** may adjust **your** premium accordingly during the policy period.

Changes which result in a premium adjustment are contained in **our** rules. These include, but are not limited to:

1. **motor homes** insured by the policy, including changes in use.
2. drivers residing in **your** household, their ages or marital status.
3. coverages or coverage limits.
4. rating territory.
5. discount eligibility.

Any calculation or adjustment in **your** premium will be made using the rules, rates and forms in effect, and on file if required, for **our** use in **your** state.

Coverage Changes

When **we** broaden a coverage during the policy period without additional charge, **you** have the new feature if **you** have the coverage to which it applies. The new feature applies on the date the coverage change is effective in **your** state. Otherwise, the policy can be changed only by endorsement. Any change in **your** coverage will be made using the rules, rates and forms in effect, and on file, if required, for **our** use in **your** state.

Duty To Report Policy Changes

Your policy was issued in reliance on the information **you** provided concerning **motor homes** and persons insured by the policy. To properly insure **your motor home**, **you** should promptly notify **us** when **you** change **your** address or whenever any **resident** operators insured by **your** policy are added or deleted.

You must notify **us** within 30 days of the date **you** acquire ownership of an additional or replacement **motor home**. If **you** do not, certain coverages of this policy may not apply.

Notice

Your notice to **our** authorized agent shall be deemed to be notice to **us**.

Combining Limits Of Two Or More Motor Homes Prohibited

If **you** have two or more **motor homes** insured in **your** name and one of these **motor homes** is involved in the accident, only the coverage limits shown on the Policy Declarations for that **motor home** will apply. When **you** have two or more **motor homes** insured in **your** name and none of them is involved in the accident, **you** may choose any single **motor home** shown on the Policy Declarations and the coverage limits for that **motor home** will apply.

The limits available for any other **motor home** covered by the policy will not be added to the coverage for the involved or chosen **motor home**.

Transfer

This policy can not be transferred without **our** written consent. However, if **you** die, this policy will provide coverage until the end of the policy period for:

1. **your** legal representative while acting as such and;
2. persons covered on the date of **your** death.

Termination

If **we** offer to renew **your** policy and **your** required premium payment is not received when due, **you** will have rejected **our** renewal offer. This means that the insurance coverage described in the renewal offer and any endorsements to the renewal offer will not become effective.

Non-Renewal

If **we** do not intend to renew **your** policy, **we** will mail **you** notice at least 20 days before the end of the policy period.

Cancellation

You may cancel this policy by writing **us** the future date **you** wish to stop coverage.

During the policy period, **we** may cancel part or all of this policy by mailing notice to **you** at **your** last known address. If **we** cancel because **you** did not pay the premium, the date of cancellation will be at least 10 days after the date of mailing. If **we** cancel for any other reason, **we** will give **you** notice as follows:

1. During the first 60 days the original policy has been effect, **we** will give **you** 10 days notice of cancellation.
2. After the first 60 days, **we** will give **you** 20 days notice of cancellation.

Proof of mailing the notice will be proof of notice. Any refund due will be calculated using the rules, rates and forms in effect, and on file if required, for **our** use in **your** state. Cancellation will be effective even if the refund is not made immediately. Any unearned premium amounts under \$2.00 will be refunded only upon **your** request.

After your policy has been in effect 60 days, **we** will not cancel or reduce **your** coverage during the policy period unless:

1. **you** do not pay the premium when it is due;
2. there is willful misrepresentation, fraud or concealment of material facts by any insured with respect to the issuance or continuation of the policy or relating to a loss;
3. **you** or any member of **your** household has had a driver's license suspended or revoked during the last 12 months; or
4. **we** have mailed notice within the first 60 days that **we** do not intend to continue the policy.

Fraud Or Misrepresentation

Your policy was issued in reliance on the information **you** provided on **your** insurance application concerning **motor homes** and persons insured by the policy. This entire policy is void from its inception if it was obtained or renewed through material misrepresentation, fraud or concealment of material fact. This means that **we** may not be liable for any claims or damages that would otherwise be covered.

We may not provide coverage for any insured who has made fraudulent statements or engaged in fraudulent conduct in connection with any accident or loss for which coverage is sought under this policy.

Payment

If **your** payment of the initial premium amount is made by check, draft, or any remittance other than cash, such payment is conditional upon the check, draft or other remittance being honored upon presentation. If such check,

draft, or remittance is not honored upon presentation, this policy shall be deemed void from its inception.

This means that **we** will not be liable under this policy for any claims or damages which would otherwise be covered had the check, draft or remittance been honored upon presentation.

Charge For Insufficient Funds Or Closed Account

If, at any time, **your** payment of any premium amount due is made by check, electronic transaction, or other remittance that is not honored because of insufficient funds or a closed account, **you** will be charged a fee.

Conditional Reinstatement

If **we** mail a cancellation notice because **you** did not pay the required premium when due and **you** then tender payment by check, draft, or other remittance which is not honored upon presentation, **your** policy will terminate on the date and time shown on the cancellation notice and any notice **we** issue which waives the cancellation or reinstates coverage is void. This means that **we** will not be liable under this policy for claims or damages after the date and time indicated on the cancellation notice.

What Law Will Apply

This policy is issued in accordance with the laws of Indiana and covers property or risks principally located in Indiana. Subject to the following paragraph, any and all claims or disputes in any way related to this policy shall be governed by the laws of Indiana.

If a covered loss to the **motor home**, a covered **motor home** accident, or any other occurrence for which coverage applies under this policy happens outside Indiana, claims or disputes regarding that covered loss to the **motor home**, covered **motor home** accident, or other covered occurrence may be governed by the laws of the jurisdiction in which that covered loss to the **motor home**, covered **motor home** accident, or other covered occurrence happened, only if the laws of that jurisdiction would apply in the absence of a contractual choice of law provision such as this.

Where Lawsuits May Be Brought

Subject to the following two paragraphs, any and all lawsuits in any way related to this policy shall be brought, heard, and decided only in a state or federal court located in Indiana. Any and all lawsuits against persons not parties to this policy but involved in the sale, administration, performance, or alleged breach of this policy or involved in any other way with

this policy, shall be brought, heard, and decided only in a state or federal court located in Indiana, provided that such persons are subject to or consent to suit in the courts specified in this paragraph.

If a covered loss to **motor home**, a covered **motor home** accident, or any other occurrence for which coverage applies under this policy happens outside Indiana, lawsuits regarding that covered loss to the **motor home**, covered **motor home** accident, or other covered occurrence may also be brought in the judicial district where that covered loss to the **motor home**, covered **motor home** accident, or other covered occurrence happened.

Nothing in this provision, **Where Lawsuits May Be Brought**, shall impair any party's right to remove a state court lawsuit to a federal court.

Action Against Us

No one may bring an action against **us** unless:

1. there is full compliance with all policy terms; and
2. the action is commenced within two years of the date the cause of action accrues. However, if an action is in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under a particular coverage that is shown on the Policy Declarations, such action must be commenced within the time period specified in the **Action Against Us** provision of that particular coverage. If an action is brought asserting claims relating to the existence or amount of coverage, or the amount of loss for which coverage is sought, under different coverages of this policy, the claims relating to each coverage shall be treated as if they were separate actions for the purpose of the time limit to commence action.

Arbitration

Any claim or dispute in any way related to this policy, by a person insured under this policy against **us** or **us** against a person insured under this policy, may be resolved by arbitration only upon mutual consent of the parties. Arbitration pursuant to this provision shall be subject to the following:

- a) no arbitrator shall have the authority to award punitive damages or attorney's fees;
- b) neither of the parties shall be entitled to arbitrate any claims or disputes in a representative capacity or as a member of a class; and

- c) no arbitrator shall have the authority, without the mutual consent of the parties, to consolidate claims or disputes in arbitration.

Part 1—Motor Home Liability Insurance

Bodily Injury—Coverage AA

Property Damage—Coverage BB

We will pay damages an insured person is legally obligated to pay because of:

1. **bodily injury** sustained by any person; and
2. damage to, or destruction of, property.

Under these coverages, **your** policy protects an insured person from liability for damages arising out of the ownership, maintenance or use, loading or unloading of an insured **motor home**.

We will defend an insured person sued for damages which are covered by this policy, even if the suit is groundless or false. **We** will choose the counsel. **We** may settle any claim or lawsuit if **we** believe it is proper. **We** will not defend an insured person sued for damages which are not covered by this policy.

Additional Payments We Will Make

When **we** defend an insured person under this part, **we** will pay:

1. up to \$50 a day for loss of wages or salary if **we** ask that person to attend hearings or trials to defend against a bodily injury suit. **We** will not pay for other loss of income. **We** will pay other reasonable expenses incurred at **our** request.
2. court costs for defense;
3. interest accruing on damages awarded. **We** will pay this interest only until **we** have paid, offered, or deposited in court the amount for which **we** are liable under this policy. **We** will only pay interest on damages not exceeding **our** limits of liability.
4. premiums on appeal bonds and on bonds to release attachments, but not in excess of **our** limit of liability. **We** are not required to apply for or furnish these bonds.

We will repay an insured person for:

1. the cost of any bail bonds required due to an accident or traffic law violation involving the use of the insured **motor home**. **We** will not pay more than \$300 per bond. **We** are not required to apply for or furnish these bonds.
2. any expense incurred for first aid to others at the time of an accident involving the insured **motor home**.

Insured Persons

1. While using **your** insured **motor home**:
 - a) **you**,
 - b) any **resident**, and
 - c) any other person using it with **your** permission.
2. While using a non-owned **motor home**:
 - a) **you**, and
 - b) any **resident** relative using a **motor home**.
3. Any other person or organization liable for the use of an insured **motor home** provided:
 - a) the **motor home** is not owned or hired by the person or organization, and
 - b) the use is by an insured person under 1. or 2. above and then only for that person's acts or omissions.

Insured Motor Homes

1. Any **motor home** described on the Policy Declarations. This includes the **motor home you** replace it with.
2. An additional **motor home you** become the owner of during the policy period. This **motor home** will be covered if **we** insure all other **motor homes you** own. **You** must, however, tell **us** within 30 days of the date **you** acquire ownership of the **motor home**. **You** must pay any additional premium.
3. A substitute **motor home**, not owned by **you** or a **resident**, being temporarily used while **your** insured **motor home** is being serviced or repaired, or if **your** insured **motor home** is stolen or destroyed.
4. A non-owned **motor home** used by **you** or a **resident** relative with the owner's permission. This **motor home** must not be available or furnished for the regular use of an insured person.
5. A trailer while attached to an insured **motor home**. The trailer must be designed for use specifically with a **motor home**.

Definitions

1. **"We," "Us," or "Our"**—means the company shown on the Policy Declarations of the policy.
2. **"Bodily Injury"**—means physical harm to the body, sickness, disease, or death, but does not include:
 - a) any venereal disease;
 - b) herpes;
 - c) Acquired Immune Deficiency Syndrome (AIDS);
 - d) AIDS Related Complex (ARC);
 - e) Human Immunodeficiency Virus (HIV);
 or any resulting symptom, effect, condition, disease or illness related to a. through e. listed above.
3. **"Motor Home"**—means a self-propelled **motor vehicle** equipped, designed or used as a living quarters.
4. **"Motor Vehicle"**—means a land motor vehicle or trailer other than
 - a) a vehicle or other equipment designed for use off public roads, while not on public roads.
 - b) a vehicle operated on rails or crawler-treads, or
 - c) a vehicle when used as a residence or premises.
5. **"Resident"**—means a person who physically resides in **your** household with the intention to continue residence there. **Your** unmarried dependent children while temporarily away from home will be considered residents if they intend to resume residing in **your** household.
5. **"You" or "Your"**—means the policyholder named on the Policy Declarations and that policyholder's **resident** spouse.

Exclusions—What Is Not Covered

We will not pay for any damages an insured person is legally obligated to pay because of:

1. **bodily injury** or property damage arising out of the use of **your** insured **motor home** while used to carry persons or property for a charge, or any **motor home you** are driving while available for hire by the public. This exclusion does not apply to shared-expense car pools.
2. **bodily injury** or property damage arising out of business operations such as repairing, servicing, testing, washing, parking, storing, or the selling of **motor homes** or other **motor vehicles**. However, this exclusion does not apply to **you, resident** relatives, partners or employees of the partnership of **you** or a **resident** relative when using **your** insured **motor home**.
3. **bodily injury** or property damage arising out of the use of a non-owned **motor home** in any business or occupation of an insured person. However, this exclusion does not apply while **you, your** chauffeur or, domestic servant are using a **motor home** or trailer.
4. **bodily injury** or property damage arising out of the ownership, maintenance or use of a **motor vehicle** with less than four wheels.
5. **bodily injury** to an employee of any insured person arising in the course of employment. This exclusion does not apply to **your** domestic employee who is not required to be covered by a workers' compensation law or similar law.
6. **bodily injury** to a co-worker injured in the course of employment. This exclusion does not apply to **you**.
7. **bodily injury** to any person related to an insured person by blood, marriage or adoption and residing in that person's household.
8. damage to or destruction of property an insured person owns, is in charge of, or rents. However, a private residence or a garage rented by that person is covered.
9. **bodily injury** or property damage intended by, or which may reasonably be expected to result from, the intentional or criminal acts or omissions of any insured person. This exclusion applies even if:
 - a) such insured person lacks the mental capacity to govern his or her conduct;
 - b) such **bodily injury** or property damage is of a different kind than intended or reasonably expected; or
 - c) such **bodily injury** or property damage is sustained by a different person than intended or reasonably expected.

This exclusion applies regardless of whether such insured person is actually charged with, or convicted of, a crime.
10. **bodily injury** or property damage which would also be covered under nuclear energy liability insurance. This applies even if the limits of that insurance are exhausted.

11. **bodily injury** or property damage sustained while occupying **your motor home** as a permanent or primary residence.
12. **bodily injury** or property damage sustained while **your motor home** is rented, leased or loaned for a charge to any person or organization other than **you**. This exclusion does not apply if an additional premium has been paid to cover the rental of **your motor home** to others.

Financial Responsibility

When this policy is certified as proof under any **motor vehicle** financial responsibility law, this policy will comply with the provisions of that law.

Limits Of Liability

The limits shown on the Policy Declarations are the maximum **we** will pay for any single **motor home** accident: The limit stated for "each person" for **bodily injury** is **our** total limit of liability for damages because of **bodily injury** sustained by one person in any single **motor home** accident, including damages sustained by anyone else as a result of that **bodily injury**. Subject to the limit for each person, the limit stated for "each occurrence" is **our** total limit of liability for damages for **bodily injury** sustained by two or more persons in any single **motor home** accident. For property damage, the limit stated for "each occurrence" is **our** total limit of liability for property damage sustained in any single **motor home** accident.

The liability limits apply to each insured **motor home** as shown on the Policy Declarations. The insuring of more than one person or **motor home** under this policy will not increase **our** liability limits beyond the amount shown for any one **motor home**, even though a separate premium is charged for each **motor home**. The limits also will not be increased if **you** have other **motor home** insurance policies that apply.

There will be no duplication of payments made under the Bodily Injury and Property Damage Liability and Uninsured Motorists Coverage of this policy.

A **motor home** and attached trailer are considered one **motor home**.

If There Is Other Insurance

If more than one policy applies on a primary basis to an accident involving **your** insured **motor home**, **we** will bear **our** proportionate share with other collectible liability insurance.

If an insured person is using a substitute **motor home** or non-owned **motor home**, **our** liability insurance will be excess over other collectible insurance. However, if an insured person is operating a **motor home** which is owned by a person, firm, or corporation in the business of selling, leasing, repairing, servicing, delivering, testing, road testing, parking, or storing **motor vehicles**, **our** liability insurance will apply on a primary basis.

Assistance And Cooperation

At **our** request, an insured person will:

- a) cooperate with **us** and assist **us** in any matter concerning a claim or suit;
- b) help **us** enforce any right of recovery against any person or organization who may be liable to an insured person;
- c) attend any hearing or trial;
- d) assist **us** by collecting and giving evidence and obtaining witnesses.

Any insured person will not voluntarily pay any money, assume any obligations, or incur any expense, other than for first aid to others at the time of loss as provided for in this policy.

Action Against Us

No insured person may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Part 1—Motor Home Liability Insurance**, unless there is full compliance with all policy terms and such action is commenced within two years of the date the cause of action accrues.

If liability has been determined by judgment after trial, or by written agreement among the insured, the other person, and **us**, then whoever obtains this judgment or agreement against an insured person may sue **us** up to the limits of this policy. However, no one has the right to join **us** in a suit to determine legal responsibility of an insured person.

Bankruptcy Or Insolvency

The bankruptcy or insolvency of an insured person or that person's estate will not relieve **us** of any obligation.

What To Do In Case Of A Motor Home Accident Or Claim

In the event of a **motor home** accident or claim, **you** must do the following:

- a) Promptly notify **us** or **our** agent, stating:
 - 1) **your** name and policy number;

- 2) the date, the place and the circumstances of the accident or claim;
 - 3) the name and address of anyone who might have a claim against an insured person;
 - 4) the names and addresses of any witnesses.
- b) Promptly send **us** any legal paper relating to the loss.

Part 2—Motor Home Medical Payments—Coverage CC

We will pay to or on behalf of an insured person all reasonable expenses actually incurred by an insured person for necessary medical treatment, services, or products actually provided to the insured person. Ambulance, hospital, medical, surgical, X-ray, dental, orthopedic and prosthetic devices, pharmaceuticals, eyeglasses, hearing aids, professional nursing services, and funeral expenses are covered. Payments will be made only when the **bodily injury** is caused by a **motor home** accident.

The treatment, services, or products must be rendered within one year after the accident.

This coverage does not apply to any person to the extent that the treatment is covered under any workers' compensation law.

Insured Persons

1. **You** and any **resident** relative who sustains **bodily injury** while in, on, getting on or off of a **motor home** or trailer, or when struck by a **motor vehicle** or trailer. The use of a non-owned **motor home** must be with the owner's permission.
2. Any other person who sustains **bodily injury** while in, on, getting into or off of
 - a) **your** insured **motor home** while being used by **you**, a **resident** relative, or any other person with **your** permission.
 - b) a non-owned **motor home** if the injury results from **your** operation or occupancy.
 - c) a non-owned **motor home** if the injury results from the operation on **your** behalf by **your** private chauffeur or domestic servant.
 - d) a non-owned **motor home** or trailer if the injury results from the operation or occupancy by a **resident** relative.

The use of non-owned **motor homes** must be with the owner's permission.

Insured Motor Homes

1. Any **motor home** described on the Policy Declarations. This includes the **motor home you** replace it with.
2. An additional **motor home you** become the owner of during the policy period. This **motor home** will be covered if **we** insure all other **motor homes** you own. **You** must, however, tell **us** within 30 days of the date **you** acquire ownership of the **motor home**. **You** must pay any additional premium.
3. A substitute **motor home**, not owned by **you** or a **resident**, temporarily used while **your** insured **motor home** is being serviced or repaired, or if **your** insured **motor home** is stolen or destroyed.
4. A non-owned **motor home** used with the owner's permission. This **motor home** must not be available or furnished for the regular use of an insured person.
5. A trailer while attached to an insured **motor home**. The trailer must be designed for use specifically with a **motor home**.

Definitions

1. **"We," "Us," or "Our"**—means the company shown on the Policy Declarations of the policy.
2. **"Bodily Injury"**—means physical harm to the body, sickness, disease, or death, but does not include:
 - a) any venereal disease;
 - b) herpes;
 - c) Acquired Immune Deficiency Syndrome (AIDS);
 - d) AIDS Related Complex (ARC);
 - e) Human Immunodeficiency Virus (HIV);
 or any resulting symptom, effect, condition, disease or illness related to a. through e. listed above.
3. **"Motor Home"**—means a self-propelled **motor vehicle** equipped, designed or used as a living quarters.
4. **"Motor Vehicle"**—means a land motor vehicle or trailer other than:
 - a) a vehicle or other equipment designed for use off public roads, while not on public roads.
 - b) a vehicle operated on rails or crawler-treads, or
 - c) a vehicle when used as a residence or premises.
5. **"Resident"**—means a person who physically resides in **your** household with the intention of continuing

residence there. **Your** unmarried dependent children while temporarily away from home will be considered residents if they intend to resume residing in **your** household.

6. **"You"** or **"Your"**—means the policyholder named on the Policy Declarations and that policyholder's **resident** spouse.

Exclusions—What Is Not Covered

This coverage does not apply to **bodily injury** to:

1. **you** or a **resident** relative while in, on, getting into or out of a **motor home** **you** or a **resident** relative own but do not insure for this coverage.
2. **you** or a **resident** relative while in, on, getting into or out of, or struck as a pedestrian by:
 - a) a vehicle operated on rails or crawler-treads, or
 - b) a vehicle or other equipment designed for use off public roads, while not on public roads.
3. any person while in, on, getting into or out of:
 - a) an owned **motor home** while available for hire to the public. This exclusion does not apply to shared-expense car pools.
 - b) a **motor home** or trailer while used as a permanent or primary residence or premises.
 - c) a **motor vehicle** with less than four wheels.
4. any person, other than **you** or a **resident** relative, while using a non-owned **motor home**:
 - a) which is available for hire by the public, or
 - b) in business operations such as repairing, servicing, testing, washing, parking, storing, or selling of **motor homes** or other **motor vehicles**.

Coverage is provided for **you**, **your** private chauffeur or domestic servant while using a **motor home** or trailer in any other business or occupation.

5. any person resulting from any act of war, insurrection, rebellion, or revolution.
6. any person or organization other than **you** while **your motor home** is rented, leased, or loaned for a charge to such person or organization. This exclusion does not apply if an additional premium has been paid to cover the rental of **your motor home** to others.

Limits Of Liability

The limit shown on the Policy Declarations is the maximum **we** will pay for all expenses incurred by or for each person as the result of any one **motor home** accident.

The medical payments limit applies to each insured **motor home** as shown on the Policy Declarations. The insuring of more than one person or **motor home** under this policy will not increase **our** limit beyond the amount shown for any one **motor home** even though a separate premium is charged for each **motor home**. The limit also will not be increased if **you** have other **motor vehicle** insurance policies that apply.

If an insured person dies as the result of a covered **motor home** accident, **we** will pay the least of the following as a funeral service expenses benefit:

1. \$2,000; or
2. the Motor Home Medical Payments Coverage limit of liability stated on the Policy Declarations; or
3. the remaining portion of the Motor Home Medical Payments Coverage limit of liability not expended for other covered medical expenses.

This funeral service expenses benefit does not increase, and will not be paid in addition to, the limits of liability stated on the Policy Declarations for Motor Home Medical Payments Coverage. This benefit is payable to the deceased insured person's spouse if a resident of the same household at the time of the accident. However, if the deceased is a minor, the benefit is payable to any parent who is a resident of the same household at the time of the accident. In all other cases, the benefit is payable to the deceased insured person's estate.

There will be no duplication of payments made under the Bodily Injury Liability and Motor Home Medical Payments coverages of this policy. All payments made to or on behalf of any person under this coverage will be considered as advance payments to that person. The damages payable under the Bodily Injury Liability coverage of this policy will be reduced by that amount.

Unreasonable Or Unnecessary Medical Expenses

If the insured person incurs medical expenses which are unreasonable or unnecessary, **we** may refuse to pay for those medical expenses and contest them. Unreasonable medical expenses are fees for medical services which are substantially higher than the usual and customary charges for those services. Unnecessary medical expenses are fees for

medical services which are not usually and customarily performed for treatment of the injury, including fees for an excessive number, amount, or duration of medical services.

If the insured person is sued by a medical services provider because **we** refuse to pay contested medical expenses, **we** will pay all defense costs and any resulting judgment against the insured person. **We** will choose the counsel. The insured person must cooperate with **us** in the defense of any claim of lawsuit. If **we** ask the insured person to attend hearings or trials, **we** will pay up to \$50 per day for loss of wages or salary. **We** will also pay other reasonable expenses incurred at **our** request.

If There Is Other Insurance

If a loss covered by this protection involves a substitute **motor home** or non-owned **motor home**, **our** Medical Payments coverage will be excess over other collectible insurance.

When this coverage applies to a replacement **motor home** or additional **motor home**, this policy will not apply if **you** have other collectible **motor vehicle** medical insurance.

Assistance And Cooperation

At **our** request, an insured person will:

- a) cooperate with **us** and assist **us** in any matter concerning a claim or suit;
- b) help **us** enforce any right of recovery against any person or organization who may be liable to an insured person;
- c) attend any hearing or trial;
- d) assist **us** by collecting and giving evidence and obtaining witnesses.

Any insured person will not voluntarily pay any money, assume any obligations, or incur any expense, other than for first aid to others at the time of loss as provided for in this policy.

Action Against Us

No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Part 2—Motor Home Medical Payments**, unless there is full compliance with all policy terms and such action is commenced within two years of the date the cause of action accrues.

Subrogation Rights

When **we** pay, an insured person's rights of recovery from anyone else become **ours** up to the amount **we** have paid.

The insured person must protect these rights and help **us** to enforce them.

Proof Of Claim; Medical Reports

As soon as possible, any person making a claim must give **us** written proof of claim. It must include all details **we** may need to determine the amounts payable. **We** may also require any person making a claim to submit to an examination under oath and sign the transcript, as often as **we** reasonably require.

The injured person may be required to take medical examinations by physicians **we** choose, as often as **we** reasonably require. **We** must be given authorization to obtain medical reports and other records pertinent to the claim.

Part 3—Uninsured Motorists Insurance—Coverage SS

If a premium is shown on the Policy Declarations for Uninsured Motorists Insurance, **we** will pay damages which an **insured person** is legally entitled to recover from the owner or operator of an **uninsured auto** because of:

1. **bodily injury** sustained by an **insured person**, or
2. **property damage**. **Property damage** is covered only if a separate limit is shown on the Policy Declarations for Uninsured Motorists Insurance—Property Damage. **We** will not pay for **property damage** caused by an underinsured **motor vehicle**.

The **bodily injury** or **property damage** must be caused by accident and arise out of the ownership, maintenance or use of an uninsured **motor vehicle**. **We** will not pay any punitive or exemplary damages, fines, or penalties under Uninsured Motorists Insurance.

If an insured person sues a person believed responsible for the accident without our written consent, **we** are not bound by any resulting judgment.

Insured Persons

1. **You**.
2. Any **resident** relative.
3. Any other person while in, on, getting into or out of an insured **motor home** with **your** permission.

4. Any other person who is legally entitled to recover because of **bodily injury** to **you**, a **resident** relative, or an occupant of **your** insured **motor home** with **your** permission.

An Insured Motor Home Is:

1. a **motor home** described on the Policy Declarations. This includes the **motor home you** replace it with.
2. a **motor home** which **you** become the owner of during the policy period. This additional **motor home** will be covered if **we** insure all other **motor homes you** own. **You** must, however, tell **us** within 30 days after **you** acquire the **motor home**. **You** must pay any additional premium.
3. a **motor home** not owned by **you** or a **resident** relative, if being temporarily used while **your** insured **motor home** is being serviced or repaired, or if **your** insured **motor home** is stolen or destroyed. The **motor home** must be used with the owner's permission. It can not be furnished for the regular use of **you** or any **resident** relative.
4. a **motor home** not owned by **you** or a **resident** relative, if being operated by **you** with the owner's permission. The **motor home** can not be furnished for the regular use of **you** or any **resident** relative.
5. not a **motor home** made available for public hire by an insured person.

An Uninsured Motor Vehicle Is:

1. a **motor vehicle** which has no bodily injury or property damage liability bond or insurance policy in effect at the time of the accident.
2. a **motor vehicle** covered by a bond or insurance policy which does not provide at least the minimum financial security requirements of the state in which **your** insured **motor home** is principally garaged.
3. a **motor vehicle** for which the insurer denies coverage, or the insurer becomes insolvent.
4. a hit-and-run **motor vehicle** which causes **bodily injury** to an insured person by physical contact with the insured person or with a vehicle occupied by that person. The identity of the operator and the owner of the vehicle must be unknown. The accident must be reported within 24 hours to the police. **We** must be notified within

30 days. If the insured person was occupying a vehicle at the time of the accident, **we** have a right to inspect it.

5. an underinsured **motor vehicle** which has liability protection in effect and applicable at the time of the accident in an amount equal to or greater than the amounts specified for bodily injury liability by the financial responsibility laws of Indiana, but:
 - a) in an amount less than the applicable limit of liability for this coverage shown on the Policy Declarations; or
 - b) available limits have been reduced to less than the applicable limit of liability for this coverage as shown on the Policy Declarations.

An Uninsured Motor Vehicle Is Not:

1. a **motor vehicle** that is lawfully self-insured.
2. a **motor vehicle** owned by any federal, state or local government or agency.

Definitions

1. **"We," "Us," or "Our"**—means the company shown on the Policy Declarations of the policy.
2. **"Bodily Injury"**—means physical harm to the body, sickness, disease, or death, but does not include:
 - a) any venereal disease;
 - b) herpes;
 - c) Acquired Immune Deficiency Syndrome (AIDS);
 - d) AIDS Related Complex (ARC);
 - e) Human Immunodeficiency Virus (HIV);
 or any resulting symptom, effect, condition, disease or illness related to a. through e. listed above.
3. **"Motor Home"**—means a self-propelled **motor vehicle** equipped, designed or used as a living quarters.
4. **"Motor Vehicle"**—means a land motor vehicle or trailer other than
 - a) a vehicle or other equipment designed for use off public roads, while not on public roads.
 - b) a vehicle operated on rails or crawler-treads, or
 - c) a vehicle when used as a residence or premises.
5. **"Property Damage"**—means injury to or destruction of an insured **motor home** and the personal property owned by an insured person which is contained in the insured **motor home**. Property damage does not include the loss

of use of damaged or destroyed property, or damage caused by an underinsured **motor vehicle**.

6. **"Resident"**—means a person who physically resides in **your** household with the intention to continue living there. **Your** unmarried dependent children, while temporarily away from home will be considered residents if they intend to resume residing in **your** household.
7. **"You"** or **"Your"**—means the policyholder named on the Policy Declarations and that policyholder's **resident** spouse.

Exclusions—What Is Not Covered

We will not pay any damages an insured person is legally entitled to recover because of:

1. **bodily injury** or **property damage** to any person who makes a settlement without **our** written consent.
2. **bodily injury** or **property damage** sustained while in, on, getting into or out of, or when struck by an uninsured **motor vehicle** which is owned by **you** or a **resident** relative.
3. **bodily injury** or **property damage** sustained while in, on, getting into or out of a **motor vehicle you** own which is insured for this coverage under another policy.
4. **bodily injury** or **property damage** arising out of an insured person's ownership, maintenance, or use of a **motor vehicle** with less than four wheels.
5. **bodily injury** or **property damage** if the payment would directly or indirectly benefit any workers' compensation or disability benefits insurer, including a self-insurer.
6. **property damage** when any claim directly or indirectly benefits any insurer of property.
7. **property damage** when the owner or operator of the uninsured **motor vehicle** cannot be identified.

Limits Of Liability

1. The coverage limit shown on the Policy Declarations for:
 - a) "each person" is the maximum that **we** will pay for damages arising out of **bodily injury** to one person in any one **motor vehicle** accident, including all damages sustained by anyone else as a result of that **bodily injury**.

- b) "each accident" is the maximum that **we** will pay for damages arising out of **bodily injury** to two or more persons in any one **motor vehicle** accident. This limit is subject to the limit for "each person."
- c) "each accident" is the maximum that **we** will pay for all property damage arising out of any one **motor vehicle** accident. This limit will be reduced by any deductible shown on the Policy Declarations for this coverage. This deductible does not apply to **property damage** caused by collision if the insured **motor home** is legally parked and unoccupied when involved in a **motor vehicle** accident for which the insured person is legally entitled to recover damages from an uninsured motorist.

2. These limits are the maximum **we** will pay for any one **motor vehicle** accident regardless of the number of:
 - a) claims made;
 - b) vehicles or persons shown on the Policy Declarations; or
 - c) vehicles involved in the accident.
3. Subject to the above limits of liability, damages payable will be reduced by all amounts payable under any workers' compensation law, disability benefits law, or similar law, Motor Home Medical Payments, or any similar medical payments coverage. This includes all sums paid under the bodily injury or property damage liability coverage of this or any other **motor vehicle** policy.

The maximum amount payable for **bodily injury** under uninsured or underinsured motorists coverage is lesser of:

- a) the difference between:
 - (1) the amount paid in damages to the insured by or for any person or organization who may be liable for the insured person's **bodily injury**; and
 - (2) the "each person" limit of uninsured or underinsured motorist coverage provided in the insured's policy; or
- b) the difference between:
 - (1) the total amount of damages incurred by the insured person; and
 - (2) the amount paid by or for any person or organization liable for the insured person's **bodily injury**.

We are not obligated to make any payment for **bodily injury** under this coverage which arises out of the use of an underinsured **motor vehicle** until after the limits of liability for all liability protection in effect and applicable at the time of the accident have been exhausted by payment of judgements or settlements.

If There Is Other Insurance

If the insured person was in, on, getting into or out of a **motor vehicle you** do not own which is insured for this coverage under another policy, this coverage will be excess. This means that when the insured person is legally entitled to recover damages in excess of the other policy limit, **we** will pay up to **your** policy limit, but only after the other insurance is exhausted. No insured person may recover duplicate benefits for the same elements of loss under this coverage and the other insurance.

If this policy and one or more other policies apply to an accident on a primary basis, the total limit of liability of all insurers' liability arising out of any one accident shall not exceed the highest limits under any one policy applicable to the loss. This applies whether the policies are written by **us** or another company.

We will bear **our** proportionate share. **Our** share is determined by adding the limits of this insurance to the limits of all other insurance that applies on the same basis and finding the percentage of the total that **our** limits represent.

With respect to property damage, this coverage will be excess to any other valid and collectible insurance against property damage.

Proof Of Claim; Medical Reports

As soon as possible, any person making a claim must give **us** written proof of claim. It must include all details **we** may need to determine the amounts payable. **We** may also require any person making a claim to submit to an examination under oath and sign the transcript, as often as **we** reasonably require.

The injured person may be required to take medical examinations by physicians **we** choose, as often as **we** reasonably require. **We** must be given authorization to obtain medical reports and other records pertinent to the claim.

At **our** request, the insured person must allow **us** to inspect any damaged property.

Assistance And Cooperation

At **our** request, an insured person will:

- a) cooperate with **us** and assist **us** in any matter concerning a claim or suit;
- b) help **us** enforce any right of recovery against any person or organization who may be liable to an insured person;
- c) attend any hearing or trial;
- d) assist **us** by collecting and giving evidence and obtaining witnesses.

Any insured person will not voluntarily pay any money, assume any obligations, or incur any expense, other than for first aid to others at the time of loss as provided for in this policy.

Trust Agreement

When **we** pay any person under this coverage:

1. **we** are entitled to repayment of amounts paid by **us** and related collection expenses out of the proceeds of any settlement or judgment that person recovers from any responsible party or insurer.
2. all rights of recovery against any responsible party or insurer must be maintained and preserved for **our** benefit.
3. if **we** ask, insured persons must take proper action in their names to recover damages from any responsible party or insurer. **We** will select the attorney. **We** will pay all related costs and fees. **We** will not ask the insured person to sue the insured of an insolvent insurer.

Subrogation Rights

When **we** pay, an insured person's rights of recovery from anyone else become **ours** up to the amount **we** have paid. An insured person must protect these rights and help **us** enforce them.

Our Payment Of Loss

Any amount due is payable to the insured person, to the parent or guardian of an injured minor, or to the spouse of any insured person who dies. However, **we** may pay any other person or estate lawfully entitled to recover the damages.

Action Against Us

No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Part 3—Uninsured Motorists Insurance**, unless there is full compliance with all

policy terms and such action is commenced within two years of the date the cause of action accrues.

Part 4—Protection Against Loss To The Motor Home

The following coverages apply when indicated on the Policy Declarations. Additional payments, motor homes insured; definitions, exclusions, and other information applicable to all these coverages appear beginning on page 16.

Motor Home Collision Insurance—Coverage DD

We will pay for direct and accidental loss to **your** insured **motor home** or a non-owned **motor home** (including insured loss to an attached trailer) from a collision with another object or by upset of that **motor home** or trailer. The deductible amount will not be subtracted from the loss payment in collisions involving **your** insured **motor home** and another **motor vehicle** insured by **us**.

Motor Home Comprehensive Insurance—Coverage HH

We will pay for direct and accidental loss to **your** insured **motor home** or a non-owned **motor home** not caused by collision. Loss caused by missiles; falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, and riot or civil commotion is covered. Glass breakage, whether or not caused by collision, and collision with a bird or animal is covered.

We will pay up to \$2,500 for loss to a **sound system** permanently installed by the manufacturer in **your motor home** by bolts, brackets or other means, its antennas, or other apparatus in or on **your motor home** used specifically with that system. However, any deductible amount which applies will be subtracted from the loss payment.

Towing And Labor Costs—Coverage JJ

We will pay costs for labor done at the initial place of disablement of **your** insured **motor home** or a non-owned **motor home**. **We** will also pay for towing made necessary by the disablement. The total limit of **our** liability for each loss is shown on the Policy Declarations.

Rental Reimbursement Coverage—Coverage UU

If **you** have collision or comprehensive coverage under this policy and the loss involves either coverage, **we** will repay **you** for **your** cost of renting a **motor home** or an automobile from a rental agency or garage. **We** will not pay more than

the dollar amount per day shown on the Policy Declarations. **We** will not pay mileage charges.

If **your** insured **motor home** is stolen, payment for transportation expenses will be made under the terms of paragraph **3**. under **Additional Payments We Will Make**. However, the limits for this coverage will apply if they exceed the limits stated under **Additional Payments We Will Make**.

If **your** insured **motor home** is disabled by a collision or comprehensive loss, coverage starts the day of the loss. If it is drivable, coverage starts the day the **motor home** is taken to the garage for repairs.

Coverage ends when whichever of the following occurs first:

1. if the **motor home** is disabled by a collision or comprehensive loss, completion of repairs or replacement of the **motor home**;
2. if the **motor home** is stolen, when **we** offer settlement or **your motor home** is returned to use; or
3. thirty full days of coverage.

Contents Coverage—Coverage HC

We will pay for direct and accidental loss of or damage to covered property, caused by fire or lightning. The following property is considered covered property while contained in, attached to, or used in connection with the **motor home** or **travel-trailer**:

1. household furniture, clothing, personal luggage, or other personal property belonging to **you** or a **resident** relative;
2. **sound systems** not installed by the manufacturer of **your motor home**, but permanently installed in **your motor home** by bolts, brackets, or other means;
3. tapes or similar items used with **sound systems**; and
4. television and radio antennas, awnings, cabanas, or equipment designed to create additional living facilities if they are not permanently attached to **your motor home** or **travel-trailer**.

This coverage does not apply to property permanently attached to **your motor home** other than **sound systems** or to clothing and personal luggage for which insurance is otherwise provided under this policy.

In no event will **our** maximum liability under this coverage exceed the amount of the limit stated on the Policy Declarations for this coverage.

Additional Payments We Will Make

1. **We** will pay up to \$200 for loss of clothing and personal luggage, including its contents, belonging to **you** or a **resident** relative while it is in or upon **your** insured **motor home**.

This coverage applies only when:

- a) the loss is caused by collision and **you** have purchased collision insurance,
 - b) the entire **motor home** is stolen, and **you** have purchased comprehensive insurance.
 - c) physical damage is done to the **motor home** and to the clothing and luggage caused by earthquake, explosion, falling objects, fire, lightning, or flood and **you** have purchased comprehensive insurance.
2. **We** will repay **you** up to \$10 for the cost of transportation from the place of theft of **your** insured **motor home** or disablement of the **motor home** to **your** destination, if
 - a) the entire **motor home** is stolen and **you** have comprehensive coverage under this policy.
 - b) the **motor home** is disabled by a collision or comprehensive loss, and **you** have the coverage under this policy applicable to the loss.
 3. If **you** have comprehensive insurance under this policy, **we** will repay up to \$10 a day but not more than \$300 for each loss for the cost of transportation when the entire **motor home** is stolen. This coverage begins 48 hours after **you** report the theft to **us**, and ends when **we** offer settlement or **your motor home** is returned to use.
 4. If **you** have purchased collision or comprehensive insurance under this policy, **we** will pay general average and salvage charges imposed when **your** insured **motor home** is being transported.

Insured Motor Homes

1. Any **motor home** described on the Policy Declarations. This includes the **motor home** you replace it with if **you** notify **us** within 30 days of the date **you** acquire the **motor home** and pay any additional premium.
2. An additional **motor home** **you** become the owner of during the policy period. This **motor home** will be covered if **we** insure all other **motor homes** **you** own. **You**

must, however, notify **us** within 30 days of acquiring the **motor home** and pay any additional premium.

3. A substitute **motor home**, not owned by **you** or a **resident**, temporarily used with the permission of the owner while **your** insured **motor home** is being serviced or repaired, or if **your** insured **motor home** is stolen or destroyed.
4. A non-owned **motor home** used with the permission of the owner. This **motor home** must not be available or furnished for the regular use of **you** or a **resident**.
5. A trailer while attached to an insured **motor home**. This trailer can not be used for business purposes with other than a **motor home**. Home, office, store, display, or passenger trailers are not covered.

Travel-trailers are not covered unless described on the Policy Declarations.

Definitions

1. **"We," "Us," or "Our"**—means the company shown on the Policy Declarations of the policy.
2. **"Motor Home"**—means a self-propelled **motor vehicle** equipped, designed or used as a living quarters.
3. **"Motor Vehicle"**—means a land motor vehicle or trailer other than
 - a) a vehicle or other equipment designed for use off public roads, while not on public roads.
 - b) a vehicle operated on rails or crawler-treads, or
 - c) a vehicle when used primarily as a residence or premises.
4. **"Resident"**—means a person who physically resides in **your** household with the intention of continuing living there. **Your** unmarried dependent children while temporarily away from home will be considered residents if they intend to resume residing in **your** household.
5. **"Sound System"**—means any device within the insured **motor home** designed for:
 - a) voice or video transmission, or for voice, video or radar signal reception; or
 - b) recording or playing back recorded material; or
 - c) supplying power to cellular or similar telephone equipment.

6. **"Travel-trailer"**—means a trailer of the house, cabin or camping type equipped or used as a living quarters.
7. **"You"** or **"Your"**—means the policyholder named on the Policy Declarations and that policyholder's **resident** spouse.
9. loss to any tapes or similar items. This exclusion does not apply if **you** purchased Contents Coverage under this policy and the loss is caused by a covered peril.
10. loss to appliances, furniture, equipment and accessories that are not built into or forming a permanent part of a **motor home** or **travel-trailer** unless you have purchased additional coverage for **your** appliances, furniture, equipment and accessories that are not built into or forming a permanent part of a **motor home** or **travel-trailer** and the loss is caused by a covered peril.

Exclusions—What Is Not Covered

These coverages do not apply to:

1. loss caused intentionally by, or at the direction, of an insured person.
2. any **motor home** used for the transportation of people or property for a fee. This exclusion does not apply to shared-expense car pools.
3. any damage or loss resulting from any act of war, insurrection, rebellion or revolution.
4. loss to any non-owned **motor home** used in business operations such as repairing, servicing, testing, washing, parking, storing or selling of **motor homes** or other **motor vehicles**.
5. loss due to radioactive contamination.
6. damage resulting from wear and tear, freezing, mechanical or electrical breakdown unless the damage is the burning of wiring used to connect electrical components, or the result of other loss covered by this policy.
7. tires unless stolen or damaged by fire, malicious mischief or vandalism. Coverage is provided if the damage to tires occurs at the same time and from the same cause as other loss covered by this policy.
8. any loss, other than collision; to any **sound system** within **your motor home**, including any apparatus in or on the **motor home** designed for use with that system.

If **you** have purchased Motor Home Comprehensive Coverage, this exclusion will not apply to losses to any **sound system** up to the limit stated in Motor Home Comprehensive Coverage for **sound systems**. Losses to **sound systems** not installed by the manufacturer of **your motor home** will be covered if **you** have purchased Contents Coverage and the loss is caused by a covered peril.
11. loss to television and radio antennas, awnings, cabanas, or equipment designed to create additional living facilities if they are not permanently attached to **your motor home** or **travel-trailer** unless **you** have purchased additional coverage for these items under **Contents Coverage** and the loss is caused by a covered peril.
12. loss to household furniture, clothing, personal luggage, or other personal property belonging to **you** or a **resident** relative unless **you** have purchased additional coverage for these items under Contents Coverage and the loss is caused by a covered peril.
13. any loss while **your motor home** or **travel-trailer** is used as a permanent or primary residence.
14. loss to property owned by anyone other than **you** or a **resident** relative.
15. loss to articles carried or held as samples for sale, storage or repair, or for delivery.
16. loss to merchandise kept for exhibition or sale, or theatrical wardrobes.
17. loss to business, store, or office furniture or appliances.
18. loss to records or accounts, currency, coins, banknotes, bullion, deeds, contracts or evidences of debt, securities, tokens or tickets, card collections, revenue or other stamps in current use, manuscripts, art objects and animals.
19. loss to **your motor home** or its covered property sustained while **your motor home** is rented, leased or loaned for a charge to any person or organization other than **you**. This exclusion does not apply if an additional premium has been paid to cover the rental of **your motor home** to others.

Loss Payable Clause

If a Lienholder and/or Lessor is shown on the Policy Declarations, **we** may pay loss under this policy to **you** and the Lienholder and/or Lessor as its interest may appear.

The Lienholder and/or Lessor must notify **us** of any change in ownership or hazard that is known.

If **you** or any owner fails to render proof of loss within the time granted in the policy, the Lienholder and/or Lessor must do so within sixty days in the form and manner described in the policy. The Lienholder and/or Lessor are subject to the provisions of the policy relating to appraisal, time of payment and bringing suit.

We may cancel this policy according to its terms. **We** will notify the Lienholder and/or Lessor at least ten days prior to the date of cancellation that the cancellation is effective as to the interest of the Lienholder and/or Lessor.

Whenever **we** pay the Lienholder and/or Lessor any sum for loss or damage under this policy, **we** will be subrogated to the extent of payment to the rights of the party to whom payment was made. However, these subrogation provisions must in no way impair the rights of the Lienholder and/or Lessor to recover the full amount of its claim from the insured.

The Lienholder and/or Lessor has no greater rights under the provisions of the policy than the insured.

Right To Appraisal

If **you** and **we** fail to agree on the amount of loss, either party may make written demand for an appraisal. Upon such demand, each party must select a competent and impartial appraiser and notify the other of the appraiser's identity within 20 days after the demand is received. The appraisers will select a competent and impartial umpire. If the appraisers are unable to agree upon an umpire within 15 days; **you** or **we** can ask a judge of a court of record in the state where the insured **motor home** is registered to select an umpire.

The appraisers shall then determine the amount of loss, stating separately the actual cash value and amount of loss to each item. If the appraisers submit a written report of an agreement to **you** and to **us**, the amount agreed upon shall be the amount of loss. If they cannot agree, they will submit their differences to the umpire. A written award agreed upon by

the appraisers or an appraiser and the umpire will determine the amount of loss.

Each party will pay the appraiser it chooses and equally bear expenses for the umpire and all other appraisal expenses.

Our Payment Of Loss

We may pay for the loss in money, or may repair or replace the damaged or stolen property. **We** may, at any time before the loss is paid or the property is replaced, return at **our** own expense any stolen property, either to **you** or at **our** option to the address shown on the Policy Declarations, with payment for any resulting damage. **We** may take all or part of the property at the agreed or appraised value. **We** may settle any claim or loss either with **you** or the owner of the property.

Limits Of Liability

Our limit of liability is the least of:

1. the actual cash value of the property or damaged part of the property at the time of loss, which may include a deduction for depreciation; or
2. the cost to repair or replace the property or part to its physical condition at the time of loss using parts produced by or for the vehicle's manufacturer, or parts from other sources, including, but not limited to, non-original equipment manufacturers, subject to applicable state laws and regulations; or
3. \$500, if the loss is to a covered trailer not described on the Policy Declarations.

Any applicable deductible amount is then subtracted.

If **we**, at our option, elect to pay for the cost to repair or replace the property or part, **our** liability does not include any decrease in the property's value, however measured, resulting from the loss and/or repair or replacement. If repair or replacement results in the betterment of the property or part, **you** may be responsible, subject to applicable state laws and regulations, for the amount of the betterment.

A **motor home** and attached trailer are considered separate **motor homes**, and **you** must pay the deductible, if any, on each.

If There Is Other Insurance

If there is other insurance covering the loss at the time of the accident, **we** will pay only **our** share of any damages. **Our**

share is determined by adding the limits of this insurance to the limits of all other insurance that applies on the same basis and finding the percentage of the total that **our** limits represents.

When this insurance covers a substitute **motor home** or non-owned **motor home**, **we** will pay only after all other collectible insurance has been exhausted.

When this insurance covers a replacement **motor home** or additional **motor home**, this policy will not apply if **you** have other collectible insurance.

When more than one coverage is applicable to the loss, **you** may recover under the broadest coverage but not both.

Action Against Us

No one may bring an action against **us** in any way related to the existence or amount of coverage, or the amount of loss for which coverage is sought, under **Part 4—Protection Against Loss To The Motor Home**, unless there is full compliance with all policy terms and such action is commenced within two years of the date the cause of action accrues.

Subrogation Rights

When **we** pay, **your** rights of recovery from anyone else become **ours** up to the amount **we** have paid. **You** must protect these rights and help **us** enforce them.

What You Must Do If There Is A Loss

1. As soon as possible, any person making claim must give **us** written proof of loss. It must include all details reasonably required by **us**. **We** have the right to inspect the damaged property. **We** may require any person making claim to file with **us** a sworn proof of loss. **We** may also require that person to submit to examinations under oath.
2. Protect the **motor home** from further loss. **We** will pay reasonable expenses to guard against further loss. If you do not protect the **motor home**, further loss is not covered.

Report all theft losses promptly to the police.