

**RECREATIONAL TRAVEL TRAILER COVERAGE ENDORSEMENT
PLUS COVERAGE**

Insuring Agreement

If the Declaration Page shows that Recreational Trailer Coverage Endorsement applies we insure your "trailer" and "contents" and "outdoor structures" listed on the Declaration Page for this coverage, against direct physical loss or damage, subject to the terms and conditions below.

You are insured within the territorial limits of Canada and the continental United States of America.

Definitions

All Definitions of the policy to which this endorsement is attached apply.

"Trailer" means travel trailers, tent trailers and slide on camper units including built-in accessories, attached equipment including sway-bar or stabilizer.

"Contents" means personal property related to the use and operation of the insured trailer that are in the trailer permanently.

"Outdoor Structures" means permanently installed outdoor equipment, located on the insured "premises", that has been installed for the use of the insured while at the "trailer" site including sheds, decks, add-a-rooms, lighting fixtures and patios.

"Constructive Total Loss" means the estimate for repair of damage is higher than the actual cash value of the "trailer" less the salvage value of the "trailer".

"Premises" means the rental space or lot on which your "trailer" is parked.

"Collision" means a collision with another object. Object includes an automobile, the surface of the ground and any object in or on the ground.

Extensions of Coverage

These extensions do not increase the Limit of Insurance shown on the Declaration Page for this endorsement.

1. **Contents**

Your limit of insurance for this extension is 10% of the amount of insurance shown on the Declaration Page for the "trailer".

2. **Outdoor Structures**

Your limit of insurance for this extension is 10% of the amount of insurance shown on the Declaration Page for the "trailer" unless a higher amount is shown on the Declaration Page for this Extension.

3. **Loss of Use**

Your limit of insurance for this extension is \$1000 for any one occurrence.

If an insured peril makes your "trailer" unfit for occupancy, we will pay:

- a. the necessary increase in living expense incurred by you so that you can maintain your normal standard of living, while on vacation, for the lesser period of:
 - (i) the intended period of vacation.
 - (ii) the time required to repair or replace the damaged or destroyed property within a reasonable time after the damage.
- b. loss of irrecoverable prepaid deposit(s) for rental space in camps or trailer parks due to cancellation, curtailment or delay of scheduled travel arrangements.
- c. expense reasonably incurred by you for rental of a substitute trailer.
- d. expense reasonably incurred by you in arranging for return of the "trailer" to your principal residence address following completion of necessary repairs where such repairs could not be completed within the intended period of the vacation.

4. **Emergency Road Service Expenses**

Your limit of insurance for this extension shall not exceed \$250 for any one occurrence.

We agree to reimburse you upon presentation of receipted bills and acceptable evidence of loss for emergency service expenses necessitated by the disablement of a towed trailer insured by this endorsement. We will not reimburse you for the cost of parts, supplies or tires nor shall this extension extend to the towing vehicle. No deductible applies to this extension.

5. **Debris Removal**

Our limit of liability for this extension shall not exceed \$1000 for any one occurrence.

We will reimburse you for the cost of removing debris of the "trailer" as a result of an insured peril.

Exclusions

A. Property Excluded

We do not insure loss of or damage to:

1. your insured "trailer" and "contents" therein and "outdoor structures" when the "trailer" is used as a principal residence;

2. property used in whole or in part or designed for farming, commercial or business purposes unless declared on the Declaration Page;
3. your insured "trailer" and "contents" therein when the driver of the towing vehicle is not authorized by law to drive the towing vehicle;
4. any property illegally acquired or kept;
5. any property lawfully seized or confiscated unless such property is destroyed to prevent the spread of fire;
6. property because of the voluntary parting with title or ownership, whether or not induced to do so by any fraudulent scheme, trick, device or false pretence;
7. electrical devices or appliances caused by electrical currents other than lightning;
8. books of account and evidences of debt or title;
9. property undergoing any process or while being worked on, where the damage results from such process or work, but resulting damage to other property is insured;

Perils Excluded

We do not insure against loss or damage resulting from, contributed to or caused directly or indirectly:

1. by war, invasion, act of a foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power;
2. by any nuclear incident as defined in the Nuclear Liability Act, nuclear explosion or contamination by radioactive material;
3. by or resulting from contamination or pollution or the release, discharge or dispersal of contaminants or pollutants;
4. by the inability of the driver of the towing vehicle to maintain proper control of the towing vehicle because the driver is driving under the influence of alcohol or drugs;
5. by wear, tear, gradual deterioration, latent defect or mechanical breakdown, rust, corrosion, extremes of temperature, wet or dry rot, or mould, or contamination;
6. by scratching or marring of any property or breakage of any fragile or brittle articles;
7. by birds, moths, vermin (such as skunks and raccoons), rodents (such as squirrels and rats), insects or household pets, except loss or damage to "trailer" glass;
8. because of increased costs of repair or replacement due to operation of any law regulating the zoning, demolition, repair or construction of buildings and their related services;
9. or resulting from any intentional or criminal act or failure to act by you, your employees or anyone to whom the damaged or lost property is entrusted;
10. or due to the cost involved to correct faulty material or workmanship;
11. by settling, expansion, contraction, moving, bulging, buckling, or cracking except resulting damage to glass;
12. by smoke from agricultural smudging or industrial operations;
13. by buildup of smoke. Smoke damage must be sudden and accidental;
14. by any earth movement including, but not limited to, earthquake, landslide, snow slide, ice slide, or any other earth movement. If any of these results in fire or explosion, we will pay only for the resulting loss or damage;
15. by collapse of:
 - a. outside property such as awnings, fences, or trellises unless resulting from structural collapse of foundations, walls, floors or roof of a building;
 - b. swimming pools, patios, driveways, walks or retaining walls, outdoor radio and/or television antennae, towers, satellite receivers and their attachments;
16. by water unless the loss or damage directly resulted from:
 - a. the sudden and accidental escape of water from within a holding tank, water main, swimming pool or equipment attached;
 - b. the sudden and accidental escape of water or steam from within a heating, sprinkler, air conditioning or plumbing system, domestic appliance or waterbed which is located inside your "trailer";
 - c. water which enters through an opening which has been created suddenly and accidentally by a peril not otherwise excluded;
 But we do not cover loss or damage:
 - i) caused by continuous or repeated seepage or leakage of water;
 - ii) caused by backing up or escape of water from a sewer or drain, sump or septic tank, eavestrough or downspout;
 - iii) caused by ground water or rising of the water table;
 - iv) caused by surface waters, unless the water escapes from a water main or swimming pool;
 - v) to water mains or outdoor plumbing systems and equipment attached (including but not limited to swimming pools, hot tubs spas) caused by freezing, water or rupture;
 - vi) to the system or appliance from which the water escaped;
 - vii) caused by freezing of any part of a heating, sprinkler, air conditioning or plumbing system or domestic appliance.
17. by change of temperature unless the loss or damage:
 - (a) is to "contents" kept in your "trailer"; and
 - (b) is the result of physical damage to your "trailer" caused by a peril not otherwise excluded;
18. due to vandalism or malicious acts caused by you or any members of your household, or your employees, or by any tenant, employee or member of the tenant's household;
19. by theft or attempted theft by any tenant, members of a tenant's household or employees of the tenant;

Data Exclusion

This policy does not insure:

- (a) "Data";
- (b) loss or damage resulting from, contributed to or caused directly or indirectly by "Data Problem".

However, if loss or damage caused by "Data Problem" results in the occurrence of further loss or damage to property insured that is directly caused by "Specified Perils" as defined in this policy, this exclusion (b) shall not apply to such resulting loss or damage.

BASIS OF CLAIM PAYMENT

Deductible: In any one occurrence we are responsible only for the amount by which the insured loss or damage exceeds the amount of the deductible shown on the Declaration Page. If one occurrence could lead to the application of more than one deductible only the largest deductible will apply.

Replacement Cost Basis of Claim Payment

When the Declaration Page shows that Replacement Cost is the Basis of Claim Payment we will pay for loss, damage or destruction of the "trailer", "contents" and "outdoor structures" on the basis of the cost of repairs with material of like kind and quality or to replace the unit with a current model year unit of like kind and quality (whichever is the lesser) without deduction for depreciation, subject to policy conditions, exclusions and:

- a. that the Limit of Liability on this coverage must be equal to at least 100% of the actual purchase price of the "trailer" as shown on your purchase agreement;
- b. that repair or replacement be made within 180 days of the date of loss;
- c. that if you do not repair or replace, the basis of claim payment shall be Actual Cash Value; and
- d. the amount of the loss shall not exceed the least of:
 - i) the replacement cost of the "trailer", "contents" or "outdoor structures" at the time of the loss, damage or destruction;
 - ii) your financial interest in the "trailer", "contents" or "outdoor structures"; or
 - iii) the applicable limit of insurance stated on the Declaration Page.

Actual Cash Value Basis of Claim Payment

When the Declaration Page shows that Actual Cash Value is the Basis of Claim Payment we will pay for insured loss or damage up to your financial interest in the "trailer", "contents" and "outdoor structures" but not exceeding the Actual Cash Value at the time the loss or damage occurred.

Calculation of the Actual Cash Value will take into account such things as the cost of replacement less any depreciation and in determining depreciation we will consider the condition immediately before the damage, the resale value and the normal life expectancy.

We will pay the lesser of the following:

- a. the cost to repair the loss or damage; or
- b. the Actual Cash Value of the "trailer" or "contents" or "outdoor structures" at the time of the loss or damage; or
- c. the amount of insurance indicated on the policy Declaration Page.

If, as a result of the repairs, the Actual Cash Value of the "trailer" is more than it was before the loss or damage, you may be asked to contribute to the cost of the repairs. The amount you will be asked to pay is the difference between the Actual Cash Value of the "trailer" after the repairs and the Actual Cash Value of the "trailer" before the loss or damage occurred. If a part needed to repair the "trailer" is no longer available, we will pay an amount equal to the manufacturer's latest list price for the part.

Maintenance of Limit: Any loss or damage shall not reduce the amounts of insurance provided by this policy.

Tax Credits: If you qualify for a tax credit the loss payment will be reduced by that amount.

Insurance Under More Than One Policy: If you have insurance on specifically described property, our policy will be considered excess insurance and we will not pay any loss or claim until the amount of such other insurance is used up. In all other cases, our policy will pay, its rateable proportion of an insured loss.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED APPLY