

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

LOSS PAYABLE CLAUSE – MICHIGAN

Loss or damage under this policy shall be paid, as interest may appear, to you and the loss payee shown in the Declarations or Schedule. This insurance with respect to the interest of the loss payee, shall not become invalid because of your fraudulent acts or omissions unless the loss results from your conversion, secretion or embezzlement of "your covered auto" or "your camper trailer". However, we reserve the right to cancel the policy as permitted by policy terms and the cancellation shall terminate this agreement as to the loss payee's interest. We will give the same advance notice of cancellation to the loss payee as we give to the named insured shown in the Declarations or Schedule.

When we pay the loss payee we shall, to the extent of payment, be subrogated to the loss payee's rights of recovery.

As used in this endorsement:

"Your camper trailer(s)" means a non-motorized vehicle designed to be towed, and featuring living accommodations that may include cooking, heating/cooling, bathroom, plumbing and sleeping arrangements. This includes fifth-wheel trailers, but does not include self-propelled vehicles, truck-mounted camper bodies, semi-trailers or trailers used for any commercial purpose or as a vehicle conveyance. "Your camper trailer(s)" means the camper trailer(s) shown in the Declarations or Schedule. It does not include any non-owned or temporary substitute camper trailer(s).

All other policy provisions apply.