

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISCELLANEOUS TYPE VEHICLE ENDORSEMENT – VIRGINIA**SCHEDULE**

Description And Type Of Vehicle						
1.						
2.						
3.						
Coverage is provided where a premium and a limit of liability is shown for the coverage.						
					Premium	
Coverages		Limit Of Liability		Veh. 1	Veh. 2	Veh. 3
Liability:	Bodily Injury	\$	Each Person	\$		
		\$	Each Accident			
		\$	Each Accident	\$		
	Property Damage	\$	Each Person		\$	
		\$	Each Accident			
		\$	Each Accident		\$	
		\$	Each Person			\$
		\$	Each Accident			
		\$	Each Accident			\$
Medical Expense Benefits	\$	Each Person	\$			
	\$	Each Person		\$		
	\$	Each Person			\$	
Income Loss Benefits	\$	Each Person	\$			
	\$	Each Person		\$		
	\$	Each Person			\$	
Uninsured Motorists:	Bodily Injury	\$	Each Person	\$		
		\$	Each Accident			
		\$	Each Accident	\$		
	Property Damage	\$	Each Person		\$	
		\$	Each Accident			
		\$	Each Accident		\$	
		\$	Each Person			\$
		\$	Each Accident			
		\$	Each Accident			\$
Collision	\$	Less	\$	Ded.	\$	
	\$	Less	\$	Ded.		\$
	\$	Less	\$	Ded.		\$
Other Than Collision	\$	Less	\$	Ded.	\$	
	\$	Less	\$	Ded.		\$
	\$	Less	\$	Ded.		\$
Total Premium				\$		

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the "miscellaneous type vehicles" and coverages described in the Schedule or in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A.** For the purpose of the coverage provided by this endorsement "miscellaneous type vehicle" means a motor home, motorcycle or other similar type vehicle, all-terrain vehicle, farm tractor, dune buggy or golf cart.
- B.** The definition of "your covered auto" is replaced by the following:
 - 1. "Your covered auto" means:
 - 2. Any "miscellaneous type vehicle" shown in the Schedule or in the Declarations.
 - 3. A "newly acquired auto".
 - 4. Any "trailer".
 - 5. Any "miscellaneous type vehicle" or auto you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This Provision (4.) does not apply to Coverage For Damage To Your Auto.

- C.** Paragraph 1. of the definition of "Newly acquired auto" is replaced by the following:
 - 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto;
 - b. A pickup or van, for which no other policy provides coverage, that is not used for business or commercial purposes, other than farming or ranching; or
 - c. Any "miscellaneous type vehicle" of the same type shown in the Schedule or in the Declarations.

II. Part A – Liability Coverage

Part **A** is amended as follows:

- A.** The definition of "insured" is replaced by the following:

"Insured" means:

 - 1. You or any "family member" for the ownership, maintenance or use of "your covered auto".
 - 2. Any person using or responsible for the use of "your covered auto".
 - 3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

- B.** Exclusion **B.1.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This Exclusion (**B.1.**) does not apply:

- a. While such vehicle is being used by an "insured" in a medical emergency; or
- b. To any "trailer";
- c. To any non-owned golf cart; or
- d. To a vehicle insured for Liability Coverage under this endorsement.

III. Part D – Coverage For Damage To Your Auto

Part **D** is amended as follows:

A. The following is added to the Insuring Agreement:

We will pay for direct and accidental loss to facilities or equipment designed to be used with a "your covered auto" shown in the Schedule or in the Declarations which is a motor home, while such facilities or equipment is in or attached to the motor home. Facilities or equipment include but are not limited to:

- 1. Cooking, dining, plumbing, or refrigeration facilities;
- 2. Awnings or cabanas; or
- 3. Any other facilities or equipment designed to be used with a motor home.

B. The following is added to the Definition of "non-owned auto":

- 3. Any motor home, motorcycle or other similar type vehicle, all-terrain vehicle, farm tractor, dune buggy or golf cart you do not own while used as a temporary substitute for "your covered auto" which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

C. The **Exclusions** Section is amended as follows:

- 1. Exclusion 7. does not apply to:
 - a. Any "miscellaneous type vehicle", shown in the Schedule or in the Declarations, which is a motor home; and
 - b. Facilities or equipment designed to be used with the described motor home while in or attached to the motor home.
- 2. The following exclusions are added:
 - a. We will not pay for loss to:
 - (1) Clothing or luggage;
 - (2) Business or office equipment; or
 - (3) Articles which are sales samples or used in exhibitions.
 - b. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 9., or 10. of Part D.

D. With respect to the Coverage(s) shown as applicable to a vehicle described in the Schedule or in the Declarations, the **Limit Of Liability** Provision is replaced by the following:

LIMIT OF LIABILITY

- A.** We will pay the limit shown in the Schedule or in the Declarations for each scheduled vehicle, which is the Guaranteed Value® of "your covered auto", in case of a total loss or "constructive total loss".

"Constructive total loss" means a loss where the cost to repair damage to "your covered auto" will exceed the Guaranteed Value® of the vehicle when fully repaired.

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- B.** For all other loss or damage to "your covered auto", we will pay the amount necessary to repair or replace the property, whichever is less, provided you actually repair or replace the property, with similar kind and quality, without regard to depreciation or betterment, but we will not pay more than the Guaranteed Value® per vehicle shown under **PART D** in the Declarations. Should you decide not to repair or replace the property, we will pay the equivalent in money for what the repair or replaced property would be.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.