

SERFF Tracking Number: AMMH-125605678 State: Arkansas
Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: 20080410-01
TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
Product Name: RV 2008 - FORM
Project Name/Number: RV 2008 - Form/20080410-01

Filing at a Glance

Company: American Family Home Insurance Company

Product Name: RV 2008 - FORM

SERFF Tr Num: AMMH-125605678 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 19.0003 Recreational Vehicle

Co Tr Num: 20080410-01

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding

Author: Mellisa Holder

Disposition Date: 04/15/2008

Date Submitted: 04/11/2008

Disposition Status: Approved

Effective Date Requested (New): 07/01/2008

Effective Date (New): 07/01/2008

Effective Date Requested (Renewal): 07/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: RV 2008 - Form

Status of Filing in Domicile:

Project Number: 20080410-01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 04/15/2008

State Status Changed: 04/15/2008

Deemer Date:

Corresponding Filing Tracking Number: 20080108-22

Filing Description:

Under the General Rules – changed the definition of the Minor Violation

Under the Discount and Surcharges – Under the Loss free discount we changed the percent of renewals on Motor Homes and Travel Trailers.

Under the Territory – We changed the Territory 2 factor as well as we no longer have a territory 3 & 4.

Company and Contact

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Filing Contact Information

Mellisa Holder, Filing Analyst mholder@amig.com
 7000 Midland Blvd (800) 759-9008 [Phone]
 Amelia, OH 45102 (513) 947-4929[FAX]

Filing Company Information

American Family Home Insurance Company CoCode: 23450 State of Domicile: Florida
 7000 Midland Blvd. Group Code: 127 Company Type:
 Amelia, OH 45102 Group Name: State ID Number:
 (800) 759-9008 ext. [Phone] FEIN Number: 31-0711074

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: This s the fee for the form filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Family Home Insurance Company	\$50.00	04/11/2008	19477187

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	04/15/2008	04/15/2008

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Disposition

Disposition Date: 04/15/2008

Effective Date (New): 07/01/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMMH-125605678 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Proposed Filing	Approved	Yes
Supporting Document	Proposed Forms	Approved	Yes

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AMMH-125605678 State: Arkansas
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TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle
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Project Name/Number: RV 2008 - Form/20080410-01

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 04/15/2008

Comments:

Attachments:

F777AR_form.pdf
F778AR_Forms.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 04/15/2008

Comments:

Attachment:

Cover Letter_forms.pdf

Satisfied -Name: Proposed Filing **Review Status:** Approved 04/15/2008

Comments:

Attachment:

Proposed FORMS page only.pdf

Satisfied -Name: Proposed Forms **Review Status:** Approved 04/15/2008

Comments:

Attachments:

V811T-200711.pdf
V1771-200710.pdf
V4341-200802.pdf
V4951-200802.pdf
V8111-200711.pdf
VRH00 01_07.pdf
VTH00 -200701.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

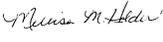
3. Group Name	Group NAIC #
American Modern Insurance Group	127

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Family Home Insurance Company	FL	23450	31-0711074	09

5. Company Tracking Number	20080410-01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Mellisa M. Holder PO Box 5323 Cincinnati, OH 45201-5323	Filing Analyst	800-759-9008 x 5835	513-947-4929	mholder@amig.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Mellisa M. Holder

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0000 (Personal Auto)
10. Sub-Type of Insurance (Sub-TOI)	19.0003 (Recreational Vehicle)
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	n/a
12. Company Program Title (Marketing title)	RV 2008 - Forms
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 07-01-2008 Renewal: 07-01-2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	n/a

17. Reference Organization # & Title	n/a
18. Company's Date of Filing	04/11/2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	20080410-01 <input type="checkbox"/>
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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I am submitting the following forms as New Forms:

- Hail Damage – TT VTH00 (01/07)
- Hail Damage – MH VTH00 (01/07)

I am submitting the following forms as Revised Forms:

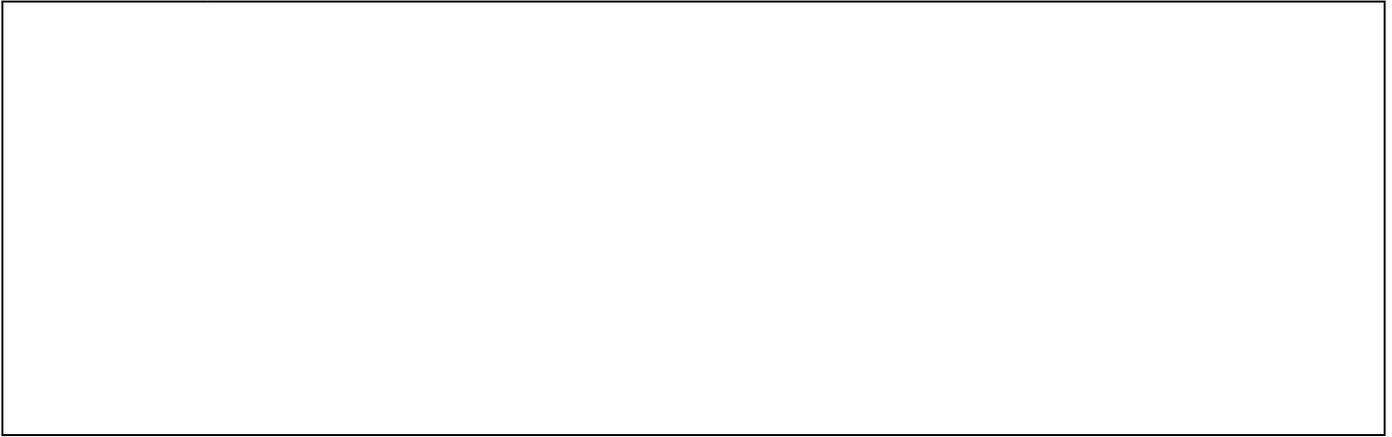
- Uninsured Motorist Coverage V4951 (02/08)
- Underinsured Motorist Coverage V4341 (02/08)
- Replacement Cost Loss Settlement – MH V8111 (11/07)
- Replacement Cost Loss Settlement – TT (12/06)
- Arkansas Amendatory of Policy Provisions V1771 (10/07)

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: N/a
Amount: \$50 (eft)

Using EFT through SERFF

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.



*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	20080410-01			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	20080108-22			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Uninsured Motorist Coverage	V4951 (02/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	V4951 (11/05)	
02	Underinsured Motorist Coverage	V4341 (02/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	V4341 (01/05)	
03	Replacement Cost Loss Settlement - MH	V8111 (11/07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	V8111 (09/06)	
04	Replacement Cost Loss Settlement - TT	V811T (11/07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	V811T (12/06)	
05	Hail Damage - MH	VRH00 (01/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Hail Damage - TT	VTH00 (01/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Arkansas Amendatory of Policy Provisions	V1771 (10/07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	V1771 (01/05)	
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		



AMERICAN FAMILY HOME
INSURANCE COMPANY

April 10, 2008

ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 W 3RD ST
LITTLE ROCK AR 72201-1904

RE: American Modern Home Insurance Company
Recreational Vehicle Program
Form Filing
Company File Number: 20080410-01
NAIC Number: 127-23469

Dear Commissioner:

On behalf of American Family Home Insurance Company I would like to submit for your approval two new forms and five revised forms. These forms go along with our Rate/Rule filing that is pending also 20080108-22.

I am submitting the following forms as New Forms:

- Hail Damage – TT VTH00 (01/07)
- Hail Damage – MH VTH00 (01/07)

I am submitting the following forms as Revised Forms:

- Uninsured Motorist Coverage V4951 (02/08)
- Underinsured Motorist Coverage V4341 (02/08)
- Replacement Cost Loss Settlement – MH V8111 (11/07)
- Replacement Cost Loss Settlement – TT (12/06)
- Arkansas Amendatory of Policy Provisions V1771 (10/07)

We are requesting these changes become effective for new business on or after July 1, 2008 and renewal business on or after July 1, 2008. If you have any questions, please contact me at the number listed below or by email at mholder@amig.com.

Sincerely, __

Mellisa M. Holder
Compliance Analyst
American Modern Home Insurance Company
1-800-759-9008 ext. 5835

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

FILED FORMS LIST

MOTOR HOME

FORM NUMBER	TITLE	
V0011 01/05	MOTOR HOME POLICY	
V1771 10/07	AMENDMENT OF POLICY PROVISIONS – ARKANSAS	(REVISED FORM)
V3031 12/96	TOWING AND LABOR COSTS COVERAGE	
V3211 10/01	MEXICO COVERAGE	
V3341 10/93	JOINT OWNERSHIP COVERAGE	
V3351 06/97	OUTSTANDING PRINCIPAL LOAN BALANCE	
V4341 02/08	UNDERINSURED MOTORISTS COVERAGE - ARKANSAS	(REVISED FORM)
V4951 02/08	UNINSURED MOTORISTS COVERAGE - ARKANSAS	(REVISED FORM)
V5821 08/00	PERSONAL INJURY PROTECTION COVERAGE-ARKANSAS	
V65AR 05/98	NOTICE TO ARKANSAS INSUREDS	
V8091 01/99	SPECIFIED PERILS PERSONAL EFFECTS COVERAGE	
*V8111 11/07	REPLACEMENT COST LOSS SETTLEMENT ENDORSEMENT	(REVISED FORM)
V8121 10/94	ACCIDENTAL DEATH & DISMEMBERMENT	
V8131 12/96	EMERGENCY EXPENSE COVERAGE	
*V8191 03/07	REPLACEMENT COST PERSONAL EFFECTS COVERAGE	
V8551 10/98	DEDUCTIBLES ENDORSEMENT	
V8341 03/04	PERSONAL LIABILITY ENDORSEMENT	
VM4AR 11/04	REJECTION OF UM/UIM AND OFFER OF INCREASED LIMITS	
VM5AR 02/02	REJECTION OF PERSONAL INJURY PROTECTION COVERAGE	
VR100 02/04	AGREED VALUE COVERAGE ENDORSEMENT	
VRD00 08/04	DRIVER EXCLUSION ENDORSEMENT	
*0110-4269 10/07	POLICY DECLARATIONS	
70399 03/85	NOTICE OF CANCELLATION OR NONRENEWAL	
JENRIC--16	AUTOMATED NON-RENEWAL NOTICE	
JENRI	AUTOMATED CANCELLATION NOTICE	
VRR00 08/05	PURCHASE PRICE GUARANTEE ENDORSEMENT	
*VRG00 04/07	FULL SAFETY GLASS ENDORSEMENT	
*VRQ00 12/06	IDENTITY THEFT ENDORSEMENT	
*VRX00 12/06	FULL TIMER MEDICAL ENDORSEMENT	
*VRJ00 12/06	ADJACENT STRUCTURE ENDORSEMENT	
*VRZ00 12/06	LAND MOTOR VEHICLE ENDORSEMENT	
*VRS00 12/06	FULL TIMER'S SECURED STORAGE PERSONAL EFFECTS COVERAGE	
*VRK00 12/06	FULL TIMER'S LOSS ASSESSMENT	
VRH00 01/07	HAIL DAMAGE – MH	(NEW FORM)

* New / Revised Endorsement

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		F-1	07/01/08	

**ARKANSAS
AMERICAN FAMILY HOME INSURANCE COMPANY
RECREATIONAL VEHICLE PROGRAM**

TRAVEL TRAILER

FORM NUMBER	TITLE	
V001T 01/05	HOLIDAY TRAVELER TRAVEL TRAILER POLICY	
V177T 01/05	AMENDMENT OF POLICY PROVISIONS - ARKANSAS	
V3031 12/96	TOWING AND LABOR COSTS COVERAGE	
V321T 10/01	MEXICO COVERAGE	
V334T 10/97	JOINT OWNERSHIP COVERAGE	
V3351 06/97	OUTSTANDING PRINCIPAL LOAN BALANCE	
V809T 02/00	SPECIFIED PERILS PERSONAL EFFECTS COVERAGE	
*V811T 11/07	REPLACEMENT COST LOSS SETTLEMENT ENDORSEMENT	(REVISED FORM)
V812T 10/97	ACCIDENTAL DEATH AND DISMEMBERMENT	
V813T 10/97	EMERGENCY EXPENSE COVERAGE	
*V8191 03/07	REPLACEMENT COST PERSONAL EFFECTS COVERAGE	
V834T 03/04	PERSONAL LIABILITY ENDORSEMENT	
V855T 10/98	DEDUCTIBLES ENDORSEMENT	
VRT00 02/04	AGREED VALUE COVERAGE ENDORSEMENT	
VTD00 08/04	DRIVER EXCLUSION ENDORSEMENT	
*0110-4269 10/07	POLICY DECLARATIONS	
70399 03/85	NOTICE OF CANCELLATION OR NONRENEWAL	
JENRIC-16	NON-RENEWAL NOTICE	
JENRI	CANCELLATION NOTICE	
VTR00 08/05	PURCHASE PRICE GUARANTEE	
*VTQ00 12/06	IDENTITY THEFT ENDORSEMENT	
*VTX00 01/07	FULL TIMER MEDICAL ENDORSEMENT	
*VTJ00 12/06	ADJACENT STRUCTURE ENDORSEMENT	
*VTS00 12/06	FULL TIMER'S SECURED STORAGE PERSONAL EFFECTS COVERAGE	
*VTG00 01/07	FULL SAFETY GLASS COVERAGE	
VTH00 01/07	HAIL DAMAGE – TT	(NEW FORM)

* New / Revised Endorsement

NEW PAGE	X	PAGE NUMBER	EFFECTIVE DATE	PUBLICATION DATE
REVISION		F-2	07/01/08	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRAVEL TRAILER POLICY REPLACEMENT COST LOSS SETTLEMENT ENDORSEMENT

DEFINITIONS

The following definitions are added:

1. **"Total loss"** means a loss for which the cost of repairs (including parts and labor) exceeds 80% of the actual cash value of **"your covered travel trailer"** at the time of loss.
2. **"Model year"** for a given calendar year begins on January 1st and ends December 31st of such calendar year.

PART D - COVERAGE FOR DAMAGE TO YOUR TRAVEL TRAILER

The **LIMIT OF LIABILITY** section is replaced by the following:

A. Our limit of liability for a **"total loss"** to **"your covered travel trailer"** will be settled as follows:

1. If you elect to replace **"your covered travel trailer"** and the **"model year"** is the current "model year" or first through fourth preceding **"model years"**, our limit of liability, less any applicable deductible, will be the cost of a new **"travel trailer"** that is the same, to the extent possible, as **"your covered travel trailer"** in the following areas:
 - a. make;
 - b. model;
 - c. class;
 - d. size;
 - e. body type; and
 - f. equipment.

The replacement **"travel trailer"** need not have the same interior or exterior colors or layout as **"your covered travel trailer"** unless those colors and layout are reasonably available. The determination of whether a **"travel trailer"** is the same or comparable will be made by the Company.

2. If you elect to replace **"your covered travel trailer"** and the **"model year"** is the fifth and subsequent **"model years"**, our limit of liability will be the amount in provision A.3. in addition to the lesser of:
 - a. the difference between the cost of the replacement **"travel trailer"** and the **"actual cash value"** of **"your covered travel trailer"**; or
 - b. the difference between the replacement **"travel trailer"** and the amount shown on the Declarations.

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3. If you elect not to replace "**your covered travel trailer**", then our limit of liability for loss will be the lesser of the following:
 - a. Amount shown in the Declarations;
 - b. "**Actual cash value**" of "**your covered travel trailer**" at the time of loss; or
 - c. Amount necessary to repair or replace "**your covered travel trailer**".less any applicable deductible.
4. We will pay no more than the amount in provision A.3. above until the unit is replaced. When and if the unit is replaced, we will pay the amount according to provisions A.1. and A.2. above. You must notify us within 90 days of settlement of your intent to replace "**your covered travel trailer**".
5. Our payment for loss will be reduced by any applicable deductible shown in the Declarations.

B. Our limit of liability for a loss other than a "**total loss**" shall not exceed:

1. Value amount shown in the Declarations;
2. "**Actual cash value**" of the stolen or damaged property at the time of loss; or
3. Amount necessary to repair or replace the property.

Our payment for loss will be reduced by any applicable deductible shown in the Declarations.

- C. An adjustment for depreciation and physical condition will be made in determining "**actual cash value**" at the time of loss.
- D. We reserve the right to repair or replace the damaged property or to pay for the loss in money.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOTOR HOME POLICY AMENDMENT OF POLICY PROVISIONS - ARKANSAS

DEFINITIONS

The following is added to Definition K.:

With respect to Coverage for Damage to Your Motor Home only, any vehicle provided by a duly licensed automobile dealer to you or a **"family member"** for use as a temporary substitute for any other vehicle described in this definition while it is out of normal use because of its breakdown, repair or servicing.

Definition M. is replaced by the following:

M. **"Newly acquired motor home"**

1. **"Newly acquired motor home"** means a **"motor home"** you become the owner of during the policy period.
2. Coverage for a **"newly acquired motor home"** is provided as described below. If you ask us to insure a **"newly acquired motor home"** after a specified time period described below has elapsed, any coverage we provide for a **"newly acquired motor home"** will begin at the time you request the coverage.
 - a. For any coverage provided in this policy except Coverage For Damage to Your Motor Home, a **"newly acquired motor home"** will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a **"newly acquired motor home"** which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 20 days after you become the owner.

If a **"newly acquired motor home"** replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.
 - b. Collision Coverage for a **"newly acquired motor home"** begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:
 - (1) 20 days after you become the owner if the Declarations indicate that Collision Coverage applies to at least one **"motor home"**. In this case, the **"newly acquired motor home"** will have the broadest coverage we now provide for any **"motor home"** shown in the Declarations.
 - (2) 4 days after you become the owner if the Declarations do not indicate that Collision Coverage applies to at least one **"motor home"**. If you comply with the 4 day requirement and a loss occurred before you asked us to insure the **"newly acquired motor home"**, a Collision deductible of \$500 will apply.

- c. Other Than Collision coverage for a **"newly acquired motor home"** begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:
- (1) 20 days after you become the owner if the Declarations indicate that Other Than Collision Coverage applies to at least one **"motor home"**. In this case the **"newly acquired motor home"** will have the broadest coverage we now provided for any **"motor home"** shown in the Declarations.
 - (2) 4 days after you become the owner if the Declarations do not indicate that Other than Collision Coverage applies to at least one **"motor home"**. If you comply with the 4 day requirement and a loss occurred before you asked us to insure the **"newly acquired motor home"**, an Other Than Collision deductible of \$500 will apply.

The following definition N. is added:

"Minimum limits" refers to the following limits of liability as required by Arkansas law, to be provided under a policy of automobile liability insurance:

1. \$25,000 for each person, subject to \$50,000 for each accident, with respect to **"bodily injury"**; and
2. \$25,000 for each accident with respect to **"property damage"**.

PART A - LIABILITY COVERAGE

OTHER INSURANCE

This entire provision is replaced by the following:

If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. Any insurance we provide for a vehicle you do not own, including any vehicle while used as a temporary substitute for **"your covered motor home"**, shall be excess over any other collectible insurance. However, we will provide primary insurance for a vehicle you do not own if:

- A. A duly licensed automobile dealer provides a vehicle to you or a **"family member"**:
 1. For use as a temporary substitute while **"your covered motor home"** is out of normal use because of its breakdown, repair or servicing; or
 2. To demonstrate the vehicle; or
- B. The vehicle is rented or leased by your or any **"family member"** from a rental company for a period not more than 90 days.

PART B - MEDICAL PAYMENTS COVERAGE

OTHER INSURANCE

This entire provision is replaced by the following:

If there is other applicable auto medical payments insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. Any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "**your covered motor home**", shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses. However, we will provide primary insurance for a vehicle you do not own if:

- A. A duly licensed automobile dealer provides a vehicle to you or a "**family member**":
 1. For use as a temporary substitute while "**your covered motor home**" is out of normal use because of its breakdown, repair or servicing; or
 2. To demonstrate the vehicle; or
- B. The vehicle is rented or leased by you or a "**family member**" from a rental company for a period not more than 90 days.

PART D - COVERAGE FOR DAMAGE TO YOUR MOTOR HOME

EXCLUSIONS

Exclusion 2. a. is replaced by the following:

wear and tear, lack of maintenance, neglect or abusive use, rotting and rust.

The text of Exclusion 7. is replaced by the following:

Loss to:

- a. A "**trailer**", camper body, or "**motor home**", which is not shown in the Declarations; or
- b. Facilities or equipment used with such "**trailer**", camper body or "**motor home**" not shown in the Declarations.

This Exclusion 7. does not apply to a "**trailer**", camper body, or the facilities or equipment in or attached to the "**trailer**" or camper body, which you:

- a. Acquire during the policy period; and
- b. Ask us to insure within 20 days after you become the owner.

The following exclusion 17. is added:

Gradual leakage of water or condensation from a plumbing, heating or air conditioning system or appliance unless the damage is the result of an insured loss.

The following exclusion 18. is added:

Rain, snow, sleet, sand or dust leaking into the unit unless first damaged by a natural peril making an opening through which the leakage entered the unit.

The following exclusion 19. is added:

Mold, unless caused by a covered loss.

PAYMENT OF LOSS

The last sentence is replaced by the following:

If we pay for loss in money, our payment will include the applicable sales tax for the damaged or stolen property. However, if the loss is a total loss to **"your covered motor home"** or any **"non-owned motor home"** and we elect either to pay for loss in money or offer a comparable replacement vehicle, our payment for loss will include, other than payment for any applicable deductible shown in the Declarations, all:

1. Applicable taxes;
2. License fees; and
3. Other fees;

actually incurred incident to transfer of evidence of ownership of a comparable replacement vehicle.

OTHER SOURCES OF RECOVERY

This entire provision is replaced by the following:

If other sources of recovery also cover the loss, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. Any insurance we provide with respect to a **"non-owned motor home"** shall be excess over any other collectible source of recovery including, but not limited to:

- A. Any coverage provided by the owner of the **"non-owned motor home"**;
- B. Any other applicable physical damage insurance;
- C. Any other source of recovery applicable to the loss.

However, we will provide primary insurance for a vehicle you do not own if:

- A. A duly licensed automobile dealer provides a vehicle to you or a **"family member"**:
 1. For use as a temporary substitute for **"your covered motor home"** while it is out of normal use because of its breakdown, repair or servicing; or
 2. To demonstrate the vehicle; or
- B. The vehicle is rented or leased by you or a **"family member"** from a rental company for a period not more than 90 days.

APPRAISAL

This entire provision is replaced by the following:

If you and we do not agree on the amount of loss, an appraisal of the loss may be made. However, an appraisal will be made only if both you and we agree, voluntarily, to have the loss appraised. If so agreed, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. An appraisal decision will not be binding on either party. Each party will:

- A. Pay its chosen appraiser; and
- B. Bear the expenses of the appraisal and umpire equally.

We do not waive any of our rights under this policy by agreeing to an appraisal.

PART F - GENERAL PROVISIONS

FRAUD

This provision does not apply to **PART A - LIABILITY COVERAGE**

OUR RIGHT TO RECOVER PAYMENT

We shall be entitled to a recovery under Paragraph A. or B. only after the person has been fully compensated for damages.

The following Paragraph C. is added:

- C. We shall be entitled to a recovery under Paragraph A. or B. only after the person has been fully compensated for damages.

TERMINATION

This entire provision is replaced by the following:

A. Cancellation

This policy may be cancelled during the policy period as follows:

1. You may cancel by:
 - a. Returning this policy to us; or
 - b. Giving us advance written notice of the date cancellation is to take effect.
2. We may cancel by mailing to you, at the address shown in this policy:
 - a. At least 10 days notice if cancellation is for nonpayment of premium; or
 - b. At least 20 days notice in all other cases.
3. When this policy is in effect for 60 days or more, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium;
 - b. If the policy was obtained through material misrepresentation; or
 - c. If your driver's license or that of:
 - (1) Any driver who lives with you; or

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(2) Any driver who customarily uses **"your covered motor home"**;

Has been suspended or revoked. This must have occurred:

(1) During the policy period; or

(2) Since the last anniversary of the original effective date if the policy period is other than 1 year.

However, we may not cancel solely because of the administrative suspension or revocation of the insured's driver's license due to the influence or use of alcohol or a controlled substance as set forth in ARK. CODE ANN. Section 5-65-104.

B. **Nonrenewal**

If we decide not to renew or continue this policy, we will mail notice to you, at the address shown in this policy. Notice will be mailed at least 30 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than one year, we will have the right not to renew or continue this policy at the end of the policy period.
2. 1 year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

C. **Automatic Termination**

If we offer to renew or continue and neither you nor your representative accepts, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If you obtain other insurance on **"your covered motor home"**, any similar insurance provided by this policy will terminate as to that **"motor home"** on the effective date of the other insurance.

D. **Other Termination Provisions**

1. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund. If we cancel, we will refund you the pro rata unearned premium. If you cancel, we will refund you 90% of the pro rata unearned premium.

However, we will refund you the full pro rata unearned premium if:

a. You cancel this policy because:

- (1) You have disposed of **"your covered motor home"**, and you insure another **"motor home"** with us under a new policy, to become effective within 30 days of the effective date of cancellation of this policy; or
- (2) **"Your covered motor home"** has been repossessed under the terms of a financing agreement; or
- (3) You are entering the armed forces of the United States of America; or

- (4) **"Your covered motor home"** was stolen or destroyed, and you request cancellation:
 - (a) Within 30 days following the date **"your covered motor home"** was stolen or destroyed; or
 - (b) Within 15 days of the time we determined **"your covered motor home"** was destroyed, or if stolen, to be unrecoverable.
 - b. You cancel this policy but there remains in force with us a policy in your name insuring another **"motor home"**.
 - c. This policy is written for a term of greater than one year and you cancel the policy after it has been in effect for one year. Making or offering to make the refund is not a condition of cancellation.
3. The effective date of cancellation stated in the notice shall become the end of the policy period.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOTOR HOME POLICY UNDERINSURED MOTORISTS COVERAGE - ARKANSAS

INSURING AGREEMENT

A. We will pay compensatory damages which an **"insured"** is legally entitled to recover from the owner or operator of an **"underinsured motor vehicle"** because of **"bodily injury"**:

1. Sustained by an **"insured"**; and
2. Caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the **"underinsured motor vehicle"**.

We will pay under this coverage only if 1. or 2. below applies:

1. The limits of liability under any bodily injury liability bonds or policies applicable to the **"underinsured motor vehicle"** have been exhausted by payment of judgments or settlements; or
2. A tentative settlement has been made between an **"insured"** and the insurer of the **"underinsured motor vehicle"** and we:
 - a. have been given prompt written notice by certified mail, return receipt requested of such tentative settlement; and
 - b. advance payment to the **"insured"** in an amount equal to the tentative settlement within 30 days after receipt of notification.

However, if the owner or operator of the **"underinsured motor vehicle"** is insured by us for liability coverage, this Provision 2. shall not apply and an **"insured"** may proceed with his or her claim for damages under this coverage anytime after settlement of that **"insured's"** claim for damages under the liability coverage applicable to the owner or operator of the **"underinsured motor vehicle"**.

B. **"Insured"** as used in the endorsement means:

1. You or any **"family member"**:
 - a. while **"occupying"** **"your covered motor home"**; or
 - b. as a pedestrian when struck by a motor vehicle designed for use mainly on public roads or a trailer of any type.
2. Any other person while **"occupying"** **"your covered motor home"**.

C. **"Underinsured motor vehicle"** means a land motor vehicle or trailer of any type to which a bodily injury liability bond or policy applies at the time of the accident but the amount paid for **"bodily injury"** under that bond or policy to an **"insured"** is not enough to pay the full amount the **"insured"** is legally entitled to recover as damages.

However, **"underinsured motor vehicle"** does not include any vehicle or equipment:

1. To which a bodily injury liability bond or policy applies at the time of the accident but its limit for bodily injury liability is less than the minimum limit for bodily injury liability specified by the financial responsibility law of Arkansas.
2. Owned by or furnished or available for the regular use of you or any **"family member"**.
3. Owned by any governmental unit or agency.
4. Operated on rails or crawler treads.
5. Designed mainly for use off public roads while not upon public roads.
6. While located for use as a residence or premises.
7. Owned or operated by a person qualifying as a self-insurer under any applicable motor vehicle law.
8. To which a bodily injury liability bond or policy applies at the time of the accident but the bonding or insuring company:
 - a. denies coverage; or
 - b. is or becomes insolvent.

EXCLUSIONS

- A. We do not provide Underinsured Motorists Coverage for **"bodily injury"** sustained:
 1. By an **"insured"** while **"occupying"**, or when struck by, any motor vehicle owned by that **"insured"** which is not insured for this coverage under this policy. This includes a trailer of any type used with that vehicle.
 2. By any **"family member"** while **"occupying"**, or when struck by, any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.
- B. We do not provide Underinsured Motorists Coverage for **"bodily injury"** sustained by any **"insured"**:
 1. While **"occupying"** **"your covered motor home"** when it is being used as a public or livery conveyance. This exclusion B.1. does not apply to a share-the-expense car pool.
 2. Using a vehicle without a reasonable belief that that **"insured"** is entitled to do so. This Exclusion B.2. does not apply to a **"family member"** using **"your covered motor home"** that is owned by you.
 3. Resulting from the intentional acts of that **"insured"**.
 4. When **"your covered motor home"** is:
 - a. Being used to carry property for a fee. This does not apply to you or any **"family member"** unless the main usage of the vehicle is to carry property for a fee; or
 - b. Rented or leased to another. This does not apply if you or any **"family member"** lends **"your covered motor home"** to another for the reimbursement of operating expenses only.

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- C. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:
 - 1. Workers' compensation law; or
 - 2. Disability benefits law.
- D. We do not provide Underinsured Motorists Coverage for punitive or exemplary damages which are imposed to:
 - 1. Punish a wrongdoer; and
 - 2. Deter others from similar conduct.

LIMIT OF LIABILITY

- A. The limit of liability shown in the Declarations for each person for Underinsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "**bodily injury**" sustained by any one person in any one accident. Subject to this limit for each person, the limit of liability shown in the Declarations for each accident for Underinsured Motorists Coverage is our maximum limit of liability for all damages for "**bodily injury**" resulting from any one accident.

This is the most we will pay regardless of the number of:

- 1. "**Insureds**";
 - 2. Claims made;
 - 3. Vehicles or premiums shown in the Declarations;
 - 4. Vehicles involved in the accident; or
 - 5. Policies or bonds applicable.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and **PART A**, **PART B** or **PART C** of this policy.
 - C. We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations that may be legally responsible.
 - D. We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:
 - 1. Workers' compensation law; or
 - 2. Disability benefits law.

OTHER INSURANCE

If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided by this endorsement:

- A. Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on either a primary or excess basis.
- B. Any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "**your covered motor home**"; shall be excess over any collectible insurance providing coverage on a primary basis.

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However, we will provide primary insurance for a vehicle you do not own if:

1. A duly licensed automobile dealer provides a vehicle to you or a **"family member"**:
 - a. for use as a temporary substitute while **"your covered motor home"** is out of normal use because of its breakdown, repair or servicing; or
 - b. to demonstrate the vehicle; or
 2. The vehicle is rented or leased by you or a **"family member"** from a rental company for a period not more than 90 days.
- C. If the coverage under this policy is provided:
1. On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on a primary basis.
 2. On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on an excess basis.

ARBITRATION

A. If we and the **"insured"** do not agree:

1. Whether that **"insured"** is legally entitled to recover damages; or
2. As to the amount of damages which are recoverable by that **"insured"**;

from the owner or operator of an **"underinsured motor vehicle"**, then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated.

Arbitration will take place only if both we and the **"insured"** agree, voluntarily, to have the matter arbitrated. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.

B. Any decision of the arbitrators will not be binding on either party.

C. Each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the third arbitrator equally.

D. Unless both parties agree otherwise, arbitration will take place in the county in which the **"insured"** lives. Local rules of law as to procedure and evidence will apply.

ADDITIONAL DUTIES

A person seeking coverage under this endorsement must also promptly:

1. Send us copies of the legal papers if a suit is brought; and

2. Notify us in writing by certified mail, return receipt requested of a tentative settlement between the **"insured"** and the insurer of the **"underinsured motor vehicle"** and allow us 30 days to advance payment to that **"insured"** in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such **"underinsured motor vehicle"**.

However, if the owner or operator of the **"underinsured motor vehicle"** is insured by us for liability coverage, this Provision 2. shall not apply and an **"insured"** may proceed with his or her claim for damage under this coverage anytime after settlement of that **"insured's"** claim for damages under liability coverage applicable to the owner or operator of the **"underinsured motor vehicle"**.

Written notice of a tentative settlement must include:

1. Written documentation of monetary losses incurred, including copies of all medical bills;
2. Written authorization or a court order authorizing us to obtain medical reports from all employers and medical providers; and
3. Written confirmation from the insurer of the **"underinsured motor vehicle"** of the Liability Coverage limits of the owner or operator of the **"underinsured motor vehicle"**.

The following section is added:

PART F - GENERAL PROVISIONS

OUR RIGHT TO RECOVER PAYMENT

The following is added:

We shall be entitled to a recovery under Paragraph A. or B. only after the person has been fully compensated for damages.

- C. Our rights do not apply under paragraph A. if we:
 1. Have been given prompt written notice by certified mail, return receipt requested, of a tentative settlement between an **"insured"** and the insurer of an **"underinsured motor vehicle"**; and
 2. Fail to advance payment to the **"insured"** in an amount equal to the tentative settlement within 30 days after receipt of notification.
- D. If we advance payment to the **"insured"** in an amount equal to the tentative settlement within 30 days after receipt of notification:
 1. That payment will be separate from any amount the **"insured"** is entitled to recover under the provisions of Underinsured Motorists Coverage; and
 2. We also have a right to recover the advanced payment.
- E. However, no notice of a tentative settlement is required if the **"underinsured motor vehicle"** is insured by us for liability coverage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOTOR HOME POLICY UNINSURED MOTORISTS COVERAGE - ARKANSAS

INSURING AGREEMENT

A. We will pay compensatory damages that an **"insured"** is legally entitled to recover from the owner or operator of an **"uninsured motor vehicle"** because of:

1. **"Bodily injury"** sustained by an **"insured"** and caused by an accident; and
2. **"Property damage"** caused by an accident if the Declarations indicate that both Bodily Injury and Property Damage Uninsured Motorists Coverage apply.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the **"uninsured motor vehicle"**.

Any judgment for damages arising out of a suit brought without our written consent is not binding on us.

B. **"Insured"** as used in this endorsement means:

1. You or any **"family member"**:
 - a. While **"occupying" "your covered motor home"**; or
 - b. As a pedestrian when struck by a motor vehicle designed for use mainly on public roads or a trailer of any type.
2. Any other person while **"occupying" "your covered auto"**.

C. **"Property damage"** as used in this endorsement means injury to or destruction of **"your covered motor home"** (including its loss of use).

D. **"Uninsured motor vehicle"** means a land motor vehicle or trailer of any type:

1. To which no liability bond or policy applies at the time of the accident.
2. To which a liability bond or policy applies at the time of the accident. In this case its limit for liability must be less than the minimum limit for liability specified by the Arkansas Financial Responsibility Law.
3. That is a hit-and-run vehicle whose operator or owner cannot be identified and that hits:
 - a. you or any **"family member"**; or
 - b. **"your covered motor home"**.
4. To which a liability bond or policy applies at the time of the accident, but the bonding or insuring company:
 - a. denies coverage; or
 - b. is or becomes insolvent within one year of the date of the accident.

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However, **"uninsured motor vehicle"** does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any **"family member"**.
2. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer that is or becomes insolvent.
3. Owned by any governmental unit or agency.
4. Operated on rails or crawler treads.
5. Designated mainly for use off public roads while not on public roads.
6. While located for use as a residence or premises.

EXCLUSIONS

- A. We do not provide Uninsured Motorists Coverage for **"property damage"** or **"bodily injury"** sustained:
 1. By an **"insured"** while **"occupying"**, or when struck by, any motor vehicle owned by that **"insured"** which is not insured for this coverage under this policy. This includes a trailer of any type used with that vehicle.
 2. By any **"family member"** while **"occupying"**, or when struck by, any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.
- B. We do not provide Uninsured Motorists Coverage for **"property damage"** or **"bodily injury"** sustained by any **"insured"**:
 1. If that **"insured"** or the legal representative settles the **"bodily injury"** or **"property damage"** claim and such settlement prejudices our right to recover payment.
 2. When **"your covered motor home"** is being used as a public or livery conveyance. This exclusion B.2. does not apply to a share-the-expense car pool.
 3. Using a vehicle without a reasonable belief that that **"insured"** is entitled to do so. This exclusion B.3. does not apply to a **"family member"** using **"your covered motor home"** that is owned by you.
 4. For the first \$200 of the amount of **"property damage"** to **"your covered motor home"**. This exclusion B.4. does not apply if:
 - a. We insure **"your covered motor home"** for both Collision and Property Damage Uninsured Motorists Coverage; and
 - b. The operator of the **"uninsured motor vehicle"** is positively identified and is solely at fault.
 5. Resulting from the intentional acts of that **"insured"**.
 6. When **"your covered motor home"** is:
 - a. Being used to carry property for a fee. This does not apply to you or any **"family member"** unless the main usage of the vehicle is to carry property for a fee; or
 - b. Rented or leased to another. This does not apply if you or any **"family member"** lends **"your covered motor home"** to another for the reimbursement of operating expenses only.

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- C. This coverage shall not apply directly or indirectly to benefit:
 - 1. Any insurer or self-insurer under any of the following or similar law:
 - a. workers' compensation law; or
 - b. disability benefits law
 - 2. Any insurer of property.
- D. No payment will be made for loss paid or payable to the **"insured"** under **PART D** of the policy.
- E. We do not provide Uninsured Motorists Coverage for punitive or exemplary damages which are imposed to:
 - 1. Punish a wrongdoer; and
 - 2. Deter others from similar conduct.

LIMIT OF LIABILITY

- A. The limit of Bodily Injury Liability shown in the Declarations for each person for Uninsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of **"bodily injury"** sustained by any one person in any one accident. Subject to this limit for each person, the limit of Bodily Injury Liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for **"bodily injury"** resulting from any one accident. The limit of Property Damage Liability if shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all **"property damage"** resulting from any one accident.

This is the most we will pay regardless of the number of:

- 1. **"Insureds"**;
 - 2. Claims made;
 - 3. Vehicles or premiums shown in the Declarations;
 - 4. Vehicles involved in the accident; or
 - 5. Policies or bonds applicable.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
 - 1. **PART A** or **PART B** of this policy; or
 - 2. Any Underinsured Motorists Coverage provided by this policy.
 - C. We will not make duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations that may be legally responsible.
 - D. We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:
 - 1. Workers' compensation law; or
 - 2. Disability benefits law.

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OTHER INSURANCE

If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided by this endorsement:

- A. Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on either a primary or excess basis.
- B. Any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "**your covered motor home**", shall be excess over any collectible insurance providing such coverage on a primary basis.

However, we will provide primary insurance for a vehicle you do not own if:

- 1. A duly licensed automobile dealer provides a vehicle to you or a "**family member**":
 - a. For use as a temporary substitute while "**your covered motor home**" is out of normal use because of its breakdown, repair or servicing; or
 - b. To demonstrate the vehicle;
 - 2. The vehicle is rented or leased by you or a "**family member**" from a rental company for a period not more than 90 days.
- C. If the coverage under this policy is provided:
- 1. On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on a primary basis.
 - 2. On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on an excess basis.

ARBITRATION

- A. If we and the "**insured**" do not agree:
 - 1. Whether that "**insured**" is legally entitled to recover damages; or
 - 2. As to the amount of damages that are recoverable by that "**insured**";

from the owner or operator of an "**uninsured motor vehicle**", then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated.

Arbitration will take place only if both we and the "**insured**" agree, voluntarily, to have the matter arbitrated. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge or a court having jurisdiction.

- B. Any decision of the arbitrators will not be binding on either party.
- C. Each party will:
 - 1. Pay the expense it incurs; and

2. Bear the expenses of the third arbitrator equally.
- D. Unless both parties agree otherwise, arbitration will take place in the county in which the **"insured"** lives. Local rules of law as to procedure and evidence will apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOTOR HOME POLICY REPLACEMENT COST LOSS SETTLEMENT ENDORSEMENT

DEFINITIONS

The following definitions are added:

1. **"Total loss"** means a loss for which the cost of repairs (including parts and labor) exceeds 80% of the actual cash value of **"your covered motor home"** at the time of loss.
2. **"Model year"** for a given calendar year begins on January 1st and ends December 31st of such calendar year.

PART D - COVERAGE FOR DAMAGE TO YOUR MOTOR HOME

The **LIMIT OF LIABILITY** Provision is replaced by the following:

A. Our limit of liability for a **"total loss"** to **"your covered motor home"** will be settled as follows:

1. If you elect to replace **"your covered motor home"** and the **"model year"** is the current "model year" or first through fourth preceding **"model years"**, our limit of liability, less any applicable deductible, will be the cost of a new **"motor home"** that is the same, to the extent possible, as **"your covered motor home"** in the following areas:
 - a. make;
 - b. model;
 - c. class;
 - d. size;
 - e. body type; and
 - f. equipment.

The replacement **"motor home"** need not have the same interior or exterior colors or layout as **"your covered motor home"** unless those colors and layout are reasonably available. The determination of whether a **"motor home"** is the same or comparable will be made by the Company.

2. If you elect to replace **"your covered motor home"** and the **"model year"** is the fifth and subsequent **"model years"**, our limit of liability will be the amount in Provision A.3. in addition to the lesser of:
 - a. the difference between the cost of the replacement **"motor home"** and the **"actual cash value"** of **"your covered motor home"**; or
 - b. the difference between the replacement **"motor home"** and the amount shown on the Declarations.

3. If you elect not to replace "**your covered motor home**", then our limit of liability for loss will be the lesser of the following:
 - a. Amount shown in the Declarations;
 - b. "**Actual cash value**" of "**your covered motor home**" at the time of loss; or
 - c. Amount necessary to repair or replace "**your covered motor home**";
 4. We will pay no more than the amount in provision A.3. above until the unit is replaced. When and if the unit is replaced, we will pay the amount according to provisions A.1. and A.2. above. You must notify us within 90 days of settlement of your intent to replace "**your covered motor home**".
 5. Our payment for loss will be reduced by any applicable deductible shown in the Declarations.
- B. Our limit of liability for a loss other than a "**total loss**" will be the lesser of:
1. Value amount shown in the Declarations;
 2. "**Actual cash value**" of the stolen or damaged property at the time of loss; or
 3. Amount necessary to repair or replace the property.
- Our payment for loss will be reduced by any applicable deductible shown in the Declarations.
- C. An adjustment for depreciation and physical condition will be made in determining "**actual cash value**" at the time of loss.
- D. We reserve the right to repair or replace the damaged property or to pay for the loss in money.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**MOTOR HOME POLICY
HAIL DAMAGE METHOD OF SETTLEMENT**

PART D – COVERAGE FOR DAMAGE TO YOUR MOTOR HOME

The following paragraph is added to the **LIMIT OF LIABILITY**:

For unrepaired hail damage, we will pay the loss of value based on the estimated cost to repair "**your covered motor home**", less 50% of the labor charge and applicable sales tax. If the damages are repaired within 90 days after the date of loss, the difference between the total estimate and the adjusted amount will be paid.

All other policy provisions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**TRAVEL TRAILER POLICY
HAIL DAMAGE METHOD OF SETTLEMENT**

PART D – COVERAGE FOR DAMAGE TO YOUR TRAVEL TRAILER

The following paragraph is added to the **LIMIT OF LIABILITY**:

For unrepaired hail damage, we will pay the loss of value based on the estimated cost to repair "**your covered travel trailer**", less 50% of the labor charge and applicable sales tax. If the damages are repaired within 90 days after the date of loss, the difference between the total estimate and the adjusted amount will be paid.

All other policy provisions apply.