

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:

DEALER'S PROPERTY EXTENSION

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

- I. Subparagraph **b. Your Business Personal Property** of Paragraph 1. **Covered Property** of Section A. **Coverage** is deleted in its entirety and replaced with the following:

- b. Your Business Personal Property** consists of the following property located in or on the building or structure described in the Declarations, or in the open (or in a vehicle or "unit") within 100 feet of the premises described in the Declarations, whichever distance is greater:

- (1) Furniture and fixtures;
- (2) Machinery and equipment;
- (3) "Stock";
- (4) All other personal property owned by you and used in your business;
- (5) Labor, materials or services furnished or arranged by you on personal property of others;
- (6) Your use interest as tenant in improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:
 - (a) Made a part of the building or structure you occupy but do not own; and
 - (b) You acquired or made at your expense but cannot legally remove;
- (7) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Personal Property Of Others;
- (8) Your "unit", including parts, accessories and equipment that were originally built into the "unit" and form a permanent part of it. Your "unit" also includes the following:
 - (a) Attached appurtenant structures;
 - (b) Permanently installed fixtures, machinery and equipment;
 - (c) The appliances, furniture and equipment that were furnished by the manufacturer or dealer as standard equipment or as optional equipment described in the Certificate of Origin, or your sales invoice given to you or any replacement of these items.

Only the standard or optional equipment remaining part of the "unit" at the time of loss are included as part of the "unit".

- (d) Labor, materials, accessories, improvements, or costs for services such as transport, set-up, or road base of the "units" up to \$20,000 per occurrence while away from your premises described in the Declarations.

III. Section **H. Definitions** is amended to include the following additional definitions:

"Mobile Home" means a non-motorized:

- a. Mobile home, manufactured or modular home, manufactured office structure or manufactured specialized structure which is movable in one or more sections;
- b. Travel Trailer meaning a towed vehicle equipped with sleeping and living quarters; or
- c. Camper body meaning a structure designed to be mounted in or on a pick-up truck.

"Recreational Units" means the following types of units:

All terrain vehicles; snowmobiles; scooters; mopeds; motorcycles; golfcarts; watercraft including jet skis, wave runners, motorized and non-motorized boats; motorized campers; travel trailers; motor homes; and trailers used to transport any of the foregoing.

"Unit" means a covered "mobile home" or "recreational unit".

All other terms and conditions of the policy remain the same.

Authorized Representative