

VACATION TRAILER FORM

Attached to and forming part of this Policy

WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED IN THIS FORM AND THE POLICY TO WHICH THIS FORM IS ATTACHED.

AGREEMENT

"We" insure "Your" "Trailer" as shown on the "Declaration Page" in return for payment of the premium and subject to the terms and conditions of this form.

DEFINITIONS

"**Business**" means any full time or part-time activity of any kind undertaken for financial gain, and the storage of merchandise.

"**Contents**" means "Your" personal effects, household furnishings and furniture but does not include accounts, bills, currency, deeds, evidences of debt, letters of credit, money, notes, securities, railroad or other tickets and similar property, animals, birds, fish and equipment and accessories built into and forming part of "Your" "Trailer".

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

"**Principal Residence**" means a "Trailer" located year round at a trailer park or on a cottage lot and used as a main residence.

"**Trailer**" means holiday trailers, tent trailers and slide-on camper units, including built-in accessories, attached equipment, any trailer hitch, sway-bar or stabilizer.

COVERAGES

Trailer/Camper Unit

"We" insure the "Trailer" described on the "Declaration Page". "We" insure "Trailer" and "Contents" described on the "Declaration Page" but only while they are in "Your" "Trailer" or anywhere on the lot "You" own, lease or rent subject to all the terms and conditions of this Policy.

"You" may apply up to an additional 10% of the limit shown for the "Trailer" on the "Declaration Page" for "Outdoor Structures".

Loss of Use

This coverage is provided as additional insurance.

(1) Emergency Living Expenses

If "Your" "Trailer" is unfit for occupancy, "We" will pay:

- (a) the necessary emergency living expense incurred by "You", so that "You" can maintain "Your" normal standard of living for the lesser period of:
 - i. the time required to repair or replace the damaged or destroyed property, within a reasonable time after the damage; or
 - ii. the intended period of vacation.
- (b) loss of irrecoverable prepaid deposit(s) for rental space in camp or trailer parks due to cancellation, curtailment or delay of scheduled travel arrangements; or
- (c) expense reasonably incurred by "You" for rental of a substitute "Trailer".

Our liability under emergency living expenses is limited in the aggregate to \$1,000.00 for any one occurrence.

(2) Emergency Road Service Expense

"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 Policy. "Our" liability under this item shall not exceed the sum of \$250 in any one occurrence and does not include the cost of pans, supplies or tires, nor shall this insurance in any way apply to extend to the towing automobile. The deductible does not apply to this coverage.

Debris Removal

"We" will pay the cost of removing debris of the property insured by this form as a result of an insured peril. "Our" liability under Debris Removal is limited to one thousand dollars (\$1,000) for any one occurrence.

LIMITATION OF COVERAGE

"You" are not insured for loss or damage if "Your" "Trailer" is:

- (1) used for "Business";
- (2) used as a "Principal Residence"; or
- (3) rented or leased to others.

INSURED PERILS

"You" are insured against all risks of direct physical loss or damage subject to the exclusions and conditions in this Policy.

LOSS OR DAMAGE NOT INSURED

"We" do not insure loss or damage to the property caused by or resulting from:

- (1) "Your" criminal or intentional acts or omissions;
- (2) infidelity of persons to whom the property is entrusted;
- (3) contamination by radioactive material;
- (4) wear and tear, rust, faulty workmanship or material, mechanical breakdown, gradual deterioration, inherent vice or latent defect;
- (5) by birds, moths, vermin (such as skunks and raccoons), rodents (such as squirrels and rats), insects or household pets, except loss or damage to building glass;
- (6) undergoing any process or while being worked on and resulting such process or work;
- (7) breaking through ice, muskeg or sinking into soft soil;
- (8) breakage, marring, scratching of china, glass, marble, earthenware, furniture, and other articles of a brittle or fragile nature unless caused by fire, lightning, windstorm, explosion, burglary, collision or overturn of the "Trailer";
- (9) vandalism or malicious acts caused by "You" or any member of "Your" household; or
- (10) dampness or dryness of atmosphere, changes of temperature, freezing, heating, corrosion or crushing;

"We" do not insure:

- (1) outdoor radio/television antenna, their appurtenances caused by windstorm, hail, weight of ice, snow, sleet, or collapse;
- (2) property illegally acquired, kept, stored, transported or imported or property subject to forfeiture;
- (3) property while waterborne, except by regular ferries;
- (4) money, books of account, securities, evidence of debt or title;
- (5) property pertaining to any "Business", profession or occupation;
- (6) tires and tubes unless caused by fire, windstorm, theft or coincident loss or damage by an insured peril;
- (7) automobiles, motors, motorcycles, bicycles and boats;
- (8) animals, birds and fish;
- (9) jewellery, precious stones, furs or garments trimmed with fur; or
- (10) property because of voluntary parting with title whether or not induced by any fraudulent scheme, trick, device or false pretense.

BASIS OF CLAIM PAYMENT

"We" will pay for insured loss or damage up to "Your" financial interest in the property, but not exceeding the applicable limits of liability for any loss or damage arising out of one occurrence. Any loss or damage shall not reduce the limits of liability provided by this form.

Deductible

"We" are responsible only for the amounts by which the loss or damage caused by any of the insured perils exceeds the amount of the deductible shown in the "Declaration Page", in any one occurrence.

Replacement Cost

In the event of loss or damage to the "Trailer" occurring within twenty-four (24) months of the date which "You" first purchased the "Trailer" new or in the event of loss or damage to the "Contents" of the "Trailer", "We" agree to make settlement on the basis of the cost of repairs or Replacement Cost (whichever is the lesser) of the insured property without deduction for depreciation, subject to the Policy conditions, exclusions and the following provisions:

- (1) The property has been maintained in good physical condition.
- (2) The repair or replacement must be made within a reasonable time after the damage.
- (3) Loss or damage to tires and to any betterments resulting from necessary repair or replacement of prior unrepaired damage shall be settled on an Actual Cash Value basis.
- (4) Loss or damage to custom built "Trailers" and homemade "Trailers" shall be settled on an Actual Cash Value basis.
- (5) The maximum amount payable shall not exceed the applicable limit of liability shown in the "Declaration Page" otherwise the basis of claim payment will be Actual Cash Value.

Actual Cash Value

"We" 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.

TERRITORIAL LIMITS

This Policy covers the property insured only while within the territorial limits of Canada and the Continental United States.

INSURANCE UNDER MORE THAN ONE POLICY

If "You" have other insurance on specifically described property, this 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, this Policy will pay its rateable proportion of the loss or claim.

MINIMUM RETAINED PREMIUM

The actual premium for this form will in no event be less than the minimum premium of \$25. Should this Form be cancelled by "You" the earned premium however computed, will not be less than the prescribed minimum premium.

All exclusions, terms, provisions and conditions of this Policy apply.