

Form #TRAILER (Rev. September 13, 2016)
Trailer Policy

Your Vacation Travel Trailer / 5th Wheel Trailer / Tent Trailer / Camper Unit / Utility Trailer/Horse Trailer Policy is written in plain language so that you may properly understand the protection you have purchased. The Policy consists of this booklet, the Declarations page which contains information that is unique to your insurance program and other forms that may need to be attached to complete your coverage. Together, these comprise the legal contract of indemnity that exists between you and us.

INSURING AGREEMENT

We provide the insurance described in this policy in return for payment of the premium and subject to the terms and conditions set out. Insurance cannot be a source of profit. It is only designed to indemnify you against actual losses incurred by you or for which you are liable. All amounts of insurance, premiums and other amounts expressed in this policy are in Canadian Currency. The Declarations form and integral part of this policy and summarize the coverage you have selected and the premium and limits that apply to them. Among other things, the Declarations identify the policy holder and the policy term.

This form consists of two Sections:

SECTION I describes the insurance for your property.

SECTION II explains **OPTIONAL COVERAGES** you may purchase for additional premiums.

If a Broadening of Coverage occurs during the term of this policy, you will automatically benefit from the improved coverage at no additional cost to you.

SECTION I-PROPERTY COVERAGE DEFINITIONS

"You" or "Your" means the person(s) named in the Declarations and, while living in the same household, his or her spouse, the relatives of either or any person under 21 in their care. This also includes any full time student at college or university who is dependant on the named insured or spouse of the named insured. Spouse includes two people who are living together as husband and wife and have lived together continuously for a period of 3 years or, if a child was born of their union, for a period of 1 year.

"We" or "Us" means Sovereign General Insurance Company.

"Unit" means the Travel Trailer, 5th Wheel Trailer, Tent Trailer, Slide-on Camper unit, Tent Trailer, Horse Trailer, Utility Trailer including built-in accessories, attached equipment and any trailer hitch, sway bar or stabilizer, as described in the Declarations.

"Premises" means the lot designated for the use of the unit, and outbuildings, and related structures contained within the lot lines on which the unit is situated.

COVERAGE OPTIONS:

One of the following parts, as indicated in the Declarations, applies to our policy:

PART 1 – STANDARD PACKAGE: ACTUAL CASH VALUE NAMED PERILS COVERAGE

PART 2 – ENHANCED STANDARD PACKAGE*: ACTUAL CASH VALUE ALL RISK COVERAGE

PART 3 – CHOICE PACKAGE: REPLACEMENT COST ALL RISK COVERAGE

PART 4 – SUPERIOR PACKAGE*: GUARANTEED REPLACEMENT COST (ACTUAL LOSS SUSTAINED) ALL RISK COVERAGE

*Some Coverage options not available in all territories.

PART 1 – STANDARD PACKAGE: ACTUAL CASH VALUE NAMED PERILS COVERAGE**BASIS OF CLAIM PAYMENT.**

We will pay for the loss, damage or destruction of the unit for an amount not exceeding whichever is the least of:

1. the actual cash value meaning the actual or current value at the time of loss. It is the cost of repairing or replacing the damaged or destroyed property with a new article of like kind and quality, less depreciation of the property at the time of loss, damage or destruction;
2. your financial interest in the unit; or
3. the applicable limit of insurance stated in the Declarations.

If the insurance applies to the property of more than one person, our total liability for loss sustained by those persons shall be limited to the applicable limit of insurance as shown in the Declarations.

INSURED PERILS

You are insured against direct physical loss or damage to the unit caused by the following perils (including General Average and Salvage charges) as described and limited:

- (1) Fire;
- (2) Lightning;
- (3) Explosion. This excludes electric arcing, water hammer or rupture of any vessel or conduit due to water pressure therein;
- (4) Falling Object. This means an object which while falling strikes the exterior of the unit. There is no coverage for loss or damage caused (a) to glass; (b) by snow slide, landslide, or any other earth movement; or (c) to radio or TV antennae, satellite receivers, or their attachments;
- (5) Riot, Vandalism or Malicious Acts. We do not insure loss or damage caused by you or by any person using the unit with your knowledge or consent;
- (6) Windstorm or Hail. This does not include loss or damage to the interior of the unit or its contents caused by windstorm, hail or coincidental rain damage, unless the storm causes an opening in the unit. We do not insure loss or damage;
 - (a) to radio or TV antennae, satellite receivers, or their attachments;
 - (b) due to the weight or pressure of melting snow or ice, waves, floods, whether driven by wind or not;
- (7) Collision (meaning contact with another object) or Upset;
- (8) Theft including damage caused by attempted theft. We do not insure loss or damage caused by a person who is using the unit with your knowledge or consent.

EXTENSIONS OF COVERAGE:

- (1) Personal Property: Subject to the terms of Property Excluded, we agree to insure unscheduled personal property usual to a unit while in the described unit, on the premises or temporarily removed there from, and owned by you or for which you are legally liable, for an additional amount of insurance equal to the amount shown in the Declarations. All claims for personal effects will be settled on an Actual Cash Value basis.
- (2) Emergency Vacation Expense: In the event that you are using the unit on vacation and the unit suffers damage or destruction from a peril insured against by this policy and is thereby rendered untenable, we agree to reimburse you for any necessary emergency expense up to \$100.00 per day, subject to a aggregate maximum of \$1,000.00 for the lesser of:
 - (a) the time required to repair or replace the damaged or destroyed unit within a reasonable time after the damage occurs; or

- (b) the time you remain on vacation.
- (3) Detached Private Structures: We insure permanently installed outdoor buildings on the premises on which the unit is situated for an additional amount of insurance equal to \$2,500. All claims will be settled on an Actual Cash Value basis.
- (4) Fire Department Charges: If a fire department attends your premises in response to the occurrence of an insured event they may bill you for these services. If this happens, your policy will pay up to \$500.00 for such expenses and is not subject to a deductible.

PART 2- ENHANCED STANDARD PACKAGE: ACTUAL CASH VALUE ALL RISK COVERAGE

BASIS OF CLAIM PAYMENT.

We will pay for the loss, damage or destruction of the unit for an amount not exceeding whichever is the least of:

- 1. the actual cash value meaning the actual or current value at the time of loss. It is the cost of repairing or replacing the damaged or destroyed property with a new article of like kind and quality, less depreciation of the property at the time of loss, damage or destruction;
- 2. your financial interest in the unit; or
- 3. the applicable limit of insurance stated in the Declarations.

If the insurance applies to the property of more than one person, our total liability for loss sustained by those persons shall be limited to the applicable limit of insurance as shown in the Declarations.

INSURED PERILS

You are insured against ALL RISKS of direct physical loss or damage to the unit from any external cause (including General Average and Salvage charges) except:

- (1) loss or damage to electrical devices or appliances caused by electrical current other than lightning, unless loss or damage by fire or explosion ensues and then only for the loss or damage resulting from such ensuing fire or explosion;
- (2) loss or damage as a result of your dishonest or willful act;
- (3) any mysterious disappearance;
- (4) breakage of eyeglasses, statuary, marbles, bric-a-brac, chinaware, porcelains, and other fragile or brittle articles, or marring or scratching or any property unless loss or damage occurs concurrently with other loss or damage caused by a peril insured against.

EXTENSIONS OF COVERAGE

- (1) Personal Property: Subject to the terms of Property Excluded, we agree to insure unscheduled personal property usual to a unit while in the described unit, on the premises or temporarily removed there from, and owned by you or for which you are legally liable, for an additional amount of insurance equal to the amount shown in the Declarations. All claims for personal effects will be settled on an Actual Cash Value basis.
- (2) Emergency Vacation Expense: In the event that you are using the unit on vacation and the unit suffers damage or destruction from a peril insured against by this policy and is thereby rendered untenable, we agree to reimburse you for any necessary emergency expense up to \$100.00 per day, subject to a aggregate maximum of \$1,000.00 for the lesser of:
 - (a) the time required to repair or replace the damaged or destroyed unit within a reasonable time after the damage occurs; or
 - (b) the time you remain on vacation.
- (3) Detached Private Structures: We insure permanently installed outdoor buildings on the premises on which the unit is situated for an additional amount of insurance equal to \$2,500. All claims will be settled on an Actual Cash Value basis.
- (4) Fire Department Charges: If a fire department attends your premises in response to the occurrence of an insured event they may bill you for these services. If this happens, your policy will pay up to \$500.00 for such expenses and is not subject to a deductible

PART 3- CHOICE PACKAGE: REPLACEMENT COST ALL RISK COVERAGE

BASIS OF CLAIM PAYMENT

We will pay for loss, damage or destruction of the unit on the basis of the cost of repairs with material of like kind and quality or to replace the unit with a current model year unit of like kind and quality (whichever is lesser) without deduction for depreciation, subject to policy conditions, exclusions and:

- (1) that repair or replacement be made within 180 days of date of loss;
- (2) that if you do not repair or replace, the basis of claim payment shall be that stated in Part 1 Actual Cash Value above; and
- (3) the amount of loss shall not exceed the least of:
 - (a) the replacement cost of the unit at the time of the loss, damage or destruction;
 - (b) your financial interest in the unit; or
 - (c) the applicable limit of insurance stated in the Declarations.

If the insurance applies to the property of more than one person our total liability for loss sustained by those persons shall be limited to the applicable limit of insurance as shown in the Declarations.

INSURED PERILS

You are insured against ALL RISKS of direct physical loss or damage to the unit from any external cause (including General Average and Salvage charges) except:

- (1) loss or damage to electrical devices or appliances caused by electrical current other than lightning, unless loss or damage by fire or explosion ensues and then only for the loss or damage resulting from such ensuing fire or explosion;
- (2) loss or damage as a result of your dishonest or willful act;
- (3) any mysterious disappearance;
- (4) breakage of eyeglasses, statuary, marbles, bric-a-brac, chinaware, porcelains, and other fragile or brittle articles, or marring or scratching or any property unless loss or damage occurs concurrently with other loss or damage caused by a peril insured against.

EXTENSIONS OF COVERAGE:

- 1. Personal Property: Subject to the terms of Property Excluded, we agree to insure unscheduled personal property usual to a unit while in the described unit, on the premises or temporarily removed there from, and owned by you or for which you are legally liable, for an additional amount of insurance equal to the amount shown in the Declarations. All claims for personal effects will be settled on an Actual Cash Value basis.
- 2. Emergency Vacation Expense: In the event that you are using the unit on vacation and the unit suffers damage or destruction from a peril insured against by this policy and is thereby rendered untenable, we agree to reimburse you for any necessary emergency expense up to \$200.00 per day (\$100 per day in AB and BC), subject to an aggregate maximum of \$2,000.00 (\$1000 max in AB and BC) for the lesser of:
 - a. the time required to repair or replace the damaged or destroyed unit within a reasonable time after the damage occurs; or
 - b. the time you remain on vacation.
- 3. Detached Private Structures: We insure permanently installed outdoor buildings on the premises on which the unit is situated for an additional amount of insurance equal to \$2,500. All claims will be settled on an Actual Cash Value basis.
- 4. Fire Department Charges: If a fire department attends your premises in response to the occurrence of an insured event they may bill you for these services. If this happens, your policy will pay up to \$500.00 for such expenses and is not subject to deductible.

PART 4 – SUPERIOR PACKAGE: GUARANTEED REPLACEMENT COST (ACTUAL LOSS SUSTAINED) ALL RISK COVERAGE

BASIS OF CLAIM PAYMENT

We will pay for loss, damage or destruction of the unit on the basis of the cost of repairs or the replacement cost of the unit (whichever is lesser) with material of like quality without deduction for depreciation, subject to the exclusions and:

- (1) That repair or replacement be made within 180 days of the date of loss;
- (2) If you do not repair or replace, the basis of claim payment shall be than stated in Part 1 - Standard Coverage above; and
- (3) the amount of loss shall not exceed the least of:
 - (a) the actual loss sustained; or
 - (b) your financial interest in the property

INSURED PERILS

You are insured against ALL RISKS of direct physical loss or damage to the unit from any external cause (including General Average and Salvage charges) except:

- (1) loss or damage to electrical devices or appliances caused by electrical current other than lightning, unless loss or damage by fire or explosion ensues and then only for the loss or damage resulting from such ensuing fire or explosion;
- (2) loss or damage as a result of your dishonest or wilful act;
- (3) any mysterious disappearance;
- (4) breakage of eyeglasses, statuary, marbles, bric-a-brac, chinaware, porcelains, and other fragile or brittle articles, or marring or scratching or any property unless loss or damage occurs concurrently with other loss or damage caused by a peril insured against.

EXTENSIONS OF COVERAGE

- (1) Personal Property: Subject to the terms of Property Excluded, we agree to insure unscheduled personal property usual to a unit while in the described unit, on the premises or temporarily removed there from, and owned by you or for which you are legally liable, for an additional amount of insurance equal to the amount shown in the Declarations. All claims for personal effects will be settled on an Actual Cash Value basis.
- (2) Emergency Vacation Expense: In the event that you are using the unit on vacation and the unit suffers damage or destruction from a peril insured against by this policy and is thereby rendered untenable, we agree to reimburse you for any necessary emergency expense up to \$200.00 per day, subject to an aggregate maximum of \$2,000.00 for the lesser of:
 - (a) the time required to repair or replace the damaged or destroyed unit within a reasonable time after the damage occurs; or
 - (b) the time you remain on vacation.
- (3) Detached Private Structures: We insure permanently installed outdoor buildings on the premises on which the unit is situated for an additional amount of insurance equal to \$5,000. All claims will be settled on an Actual Cash Value basis.
- (4) Fire Department Charges: If a fire department attends your premises in response to the occurrence of an insured event they may bill you for these services. If this happens, your policy will pay up to \$500.00 for such expenses and is not subject to deductible.

The following apply to any of:

PART 1 – STANDARD PACKAGE: ACTUAL CASH VALUE NAMED PERILS COVERAGE

PART 2 – ENHANCED STANDARD PACKAGE: ACTUAL CASH VALUE ALL RISK COVERAGE

PART 3 – CHOICE PACKAGE: REPLACEMENT COST ALL RISK COVERAGE

PART 4 – SUPERIOR PACKAGE: GUARANTEED REPLACEMENT COST (ACTUAL LOSS SUSTAINED) ALL RISK COVERAGE

DEDUCTIBLE CLAUSE

We are liable only for the amount by which the loss or damage caused by any of the perils insured against under the policy exceeds the amount of deductible stipulated in the Declarations. This deductible clause is not applicable in the event of a total or constructive total loss.

AWNINGS AND CANVAS

Awnings and protective covers of canvas or other materials which are five years old or less will be settled on the basis of full replacement cost with no depreciation, otherwise any claim shall be settled on the basis of actual cash value.

PROPERTY EXCLUDED

This policy does not insure:

- (1) illegally acquired, kept, stored or transported, or any property lawfully seized or confiscated unless the property is destroyed to prevent the spread of fire;
- (2) used for carrying people or property for compensation or that are chartered, leased or used for commercial purpose;
- (3) used in any illegal trade or transportation or while being operated in any official race or speed test; or
- (4) while waterborne except while on a regular ferry or railway car transfer in connection with land transportation
- (5) motorized vehicles, watercraft, or aircraft including the furnishings, equipment or appurtenances thereof, in excess of \$1,000.00 in value;
- (6) money, bullion, securities, manuscripts, jewellery, precious and semi-precious stones, watches, furs and garments trimmed with fur, fine arts, stamps and philatelic property, numismatic property, books of account, evidences of title or debt, bills or other documents;
- (7) property pertaining to a business, profession or occupation;
- (8) property seized or confiscated for breach of law or by order of civil authority, but this exclusion shall not apply to property seized or confiscated for the purpose of destruction at the time of fire for the prevention of the spread of such fire;
- (9) sporting equipment where the loss or damage is due to its use;
- (10) animals, birds or fish;
- (11) collectibles including sports cards, sports memorabilia and comic book collections;
- (12) computer hardware, computer software including equipment and accessories unless it is used exclusively with the unit. We do not insure the cost of gathering or assembling information or data

LOSS OR DAMAGE NOT INSURED

Under each Insured Peril and Optional Coverage Features exclusions specific to that peril or coverage are listed. Regardless of the peril involved, we do not insure:

We do not insure loss or damage caused by or resulting from:

- (1) puncture or mechanical breakdown;
- (2) wear and tear, vermin, animal or birds (including marine life, insects, deterioration, obsolescence, rust, corrosion, latent defect, inherent vice, freezing or extremes of temperature, moisture, fungi or spores. Fungi includes but not limited to, any form or type of mold, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any fungi or spores(s) or resultant

mycotoxins, allergens, or pathogens. Spore(s) includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any fungi;

- (3) any repairing, restoration or remodeling process unless fire or explosion ensues and then only for such loss or damage resulting from such fire or explosion;
- (4) faulty workmanship or mechanical breakdown;
- (5) infidelity of persons to whom the insured property is entrusted, carriers for hire excepted;
- (6) war, invasion act of foreign enemy hostilities (whether war is declared or not) civil war, rebellion. Revolution, insurrection or military power;
- (7) terrorism, or by any activity or decision of a government agency or other entity to prevent, respond to or terminate terrorism except for ensuing loss or damage which results directly from fire or explosion. Terrorism means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organizations(s), or government(s) for the purpose of influencing any government and/or installing fear in the public or a section of the public. Such a loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage;
- (8) any nuclear incident as defined in the Nuclear Liability Act, nuclear explosion or contamination by radioactive material;
- (9) (a) the failure of any computer hardware, firmware or software, or any microchip or any other electrical or electronic device to recognize any date as its true calendar date, nor will we pay any expense that arises from such failure;
- (b) any data problem. Data problem means:
 - i. erasure, destruction, disturbance, corruption, misappropriation or misinterpretation of date;
 - ii. error in creating, amending, entering, deleting or using data; or
 - iii. inability to receive, transmit or use data

If the loss or damage caused by a data problem results in the occurrence of further loss or damage to property that is directly caused by a Specified Peril, this exclusion does not apply to the resulting loss or damage. The Specified Perils are:

- i. Fire
 - ii. Explosion
 - iii. Smoke due the sudden, unusual and faulty operation of any heating or cooking unit
 - iv. Freezing of any part of a plumbing, heating, sprinkler or air conditioning system or escape of water from such a system, or from a swimming pool or equipment attached, or from a public watermain
 - v. Rupture of a heating, plumbing, sprinkler or air conditioning system or escape of water from such a system, or from a swimming pool or equipment attached, or from a public watermain; We do not insure loss or damage resulting from any intentional or criminal act or failure to act by:
- (10) any intentional or criminal act or failure to act by:
 - (a) any person insured by this policy; or
 - (b) any other person at the direction of any person insured by this policy;
 - (11) contamination or pollution, or the release, discharge or dispersal of contaminants or pollutants;
 - (12) property undergoing any process or while being worked on, where the damage results from such process or work, but resulting damage to other property is insured.
 - (13) Marring or scratching or any property or breakage of any fragile or brittle articles unless caused by a peril insured against, or watercraft or aircraft, or theft or attempted theft;
 - (14) birds, vermin, rodents or insects, except loss or damage to trailer glass;
 - (15) smoke. This means smoke due to a sudden, unusual and faulty operation of a fireplace, or of any heating or cooking unit in or on the premises;
 - (16) conversion, embezzlement or by theft by any person in lawful possession of the unit under a mortgage, conditional sale, lease or any other similar written agreement; or voluntary transfer of title or ownership, whether or not induced to do so by any fraudulent scheme, trick or false pretense;
 - (17) We will not pay for loss or damage caused in an incident:
 - (a) if you are unable to maintain proper control of the vehicle because you are driving under the influence of intoxicating substances;
 - (b) if you are convicted of one of the following offenses under the Criminal Code of Canada relating to the operation, care or control of the vehicle, or committed by means of a vehicle, or any similar offence under any law in Canada or the United States:
 - (i) causing death by criminal negligence
 - (ii) causing bodily harm by criminal negligence
 - (iii) dangerous operation of motor vehicles
 - (iv) failure to stop at the scene of an accident
 - (v) operation of a motor vehicle when impaired or with more than 80 mg of alcohol in the blood
 - (vi) refusal to comply with demand for breath sample
 - (vii) causing bodily harm during operation of vehicle while impaired or over 80 mg of alcohol in the blood, or
 - (viii) operating a motor vehicle while disqualified from doing so;
 - (c) if you use or permit the vehicle to be used in a race or speed test, or for illegal activity;
 - (d) if you drive the vehicle while not authorized by law; or
 - (e) if another person, with your permission, drives the vehicle under any of these conditions.

ADDITIONAL CONDITIONS

16. Notice to Authorities

Where the loss is due to malicious acts, burglary, robbery, theft or attempt thereof, or is suspected to be so due, the Insured shall give immediate notice to the police or other authorities having jurisdiction.

17. No Benefit to Bailee

It is warranted by the Insured that this insurance shall in no way ensure directly or indirectly to the benefit of any carrier or other bailee.

18. Pair and Set

In the case of loss of or damage to any article or articles, whether scheduled or unscheduled, which are a part of a set, the measure of loss of or damage to such articles shall be a reasonable and fair proportion of the total value of the set, but in no event shall such loss or damage be construed to mean total loss of set.

19. Parts

In the case of loss or damage to any part of the insured property, whether scheduled or unscheduled, consisting when complete for use, of several parts, the Insurer is not liable for more than the insured value of the part lost or damaged, including the cost of installation.

20. Sue and Labour

It is the duty of the Insured in the event that any property insured hereunder is lost to take all reasonable steps in and about the recovery of such property. The Insurer shall contribute pro rata towards any reasonable and proper expenses in connection with the foregoing according to the respective interests of the parties.

21. Basis of Settlement

Unless otherwise provided, the Insurer is not liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quality.

22. Subrogation

The Insurer, upon making any payment or assuming liability therefore under this policy, shall be subrogated to all rights of recovery of the Insured against any person, and may bring action in the name of the Insured to enforce such rights. Where the net amount recovered after deducting the costs of recovery is not sufficient to provide a complete indemnity for the loss or damage suffered, that amount shall be divided between the Insurer and the Insured in the proportions in which the loss or damage has been borne by them respectively.

23. General Condition –Waiver

This condition applies to all Sections of this policy.

We shall not be deemed to have waived any term or condition of this policy in whole or in part, unless our waiver is clearly stated and in writing, and is signed by a person authorized to do so. In addition, neither we nor you may be lawfully considered to have waived any term or condition of this policy by any act relating to the appraisal of the amount of a claim, the delivery or completion of proof, or the investigation of or a djustment of any claim under the policy.

24. General Condition – Examination Under Oath

In the event of a loss, each of you is required, after submission of the Proof of Loss, to submit to examination under oath and produce for examination all documents in your possession or control that relate to the application for insurance and Proof of Loss and you shall permit extracts and copies thereof to be made, all at such reasonable place and time as is designated by the insurer or its representative.

SPECIAL CONDITIONS**Territorial Limits**

This policy insures only within the territorial limits of Canada and the Continental United States of America or while in transit between points therein.

Ownership and Use of Property Insured

The Property insured may be owned by the Insured or in his custody or control and for which he is legally liable, it is a condition of this policy that the property insured is used solely for private pleasure purposes and will not be used as a permanent residence or rented to others.

Loss Clause

The amount of insurance provided by this policy shall not be reduced as a consequence of loss payment except in the event of a total or constructive total loss under this policy in which event the total premium of the policy shall be deemed to be earned in full.

Subrogation

Any release from liability entered into by the Insured prior to loss shall not affect the right of the Insured to recover.

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, we will pay our rateable proportion of the loss or claim under this policy.

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS WHICH ARE HEREBY SPECIALLY REFERRED TO AND MADE A PART OF THIS POLICY, together with such other provisions, agreements, or conditions as may be endorsed hereon or added hereto. No term or conditions of this policy shall be deemed to be waived by the Insurer in whole or in part unless the waiver is clearly expressed in writing, signed by a person authorized for that purpose by the Insurer. Neither the Insurer nor the Insured shall be deemed to have waived any term or condition of this policy by any act relating to the appraisal of the amount of loss or to the delivery and completion of proofs, or to the investigation or adjustment of any claim under the policy.

CONDITIONS**Notice of accident or Occurrence**

When an accident or occurrence takes place, you must promptly give us notice (in writing if require).

The notice must include:

1. Your name and policy number;
2. The time, place and circumstances of the accident;
3. The names and addresses of witnesses;

Co-operation

You are required to:

1. Help us obtain witnesses, information and evidence about the accident and co-operate with us in any legal actions if we ask you;
2. Immediately send us everything received in writing concerning the claim including legal documents.

GENERAL CONDITIONS – WAIVER

This condition will apply to all Sections of this policy

We shall not be deemed to have waived any term or condition of this policy in whole or in part, unless our waiver is clearly stated and in writing, and is signed by a person authorized to do so. In addition, neither we nor you may be lawfully considered to have waived any terms or conditions of this policy by any act relating to the appraisal of the amount of a claim, the delivery or completion of proof, or the investigation of or adjustment of any claim under the policy.

GENERAL CONDITIONS – EXAMINATION UNDER OATH

In the event of a loss, each of you is required, after submission of the Proof of Loss, to submit to examination under oath and produce for examination all documents in your possession or control that relate to the application for insurance and Proof of Loss and you shall permit extracts and copies thereof to be made, all at such reasonable place and time as designated by the insurer or its representatives.

SECTION II

OPTIONAL COVERAGES THAT CAN BE ADDED TO YOUR POLICY AND FOR WHICH AN ADDITIONAL PREMIUM MUST BE PAID

The policy declaration will show, if any, of the following endorsements have been added to the your policy.

PREMIER PACKAGE A

In consideration of the premium stated in the policy declaration and:

Trailer Emergency Towing and Roadside Assistance endorsement

We, the insurer, agree to reimburse you up to \$500 for towing and emergency road service expense made necessary by the disablement of your trailer. The amount of insurance provided does not include the cost of parts or supplies, or tires. The unit must be towed to the nearest available facility capable of expeditiously performing the specific repairs necessary to return the trailer to roadworthy condition.

To recover expenses for emergency road service, you must present to the insurance broker whose name is shown on the policy (or policy declaration) the receipts from the towing company or service garage and acceptable evidence of loss.

Except, as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the policy shall have full force and effect.

Lock Rekeying

We, the insurer, agree to reimburse you for the cost of rekeying or replacing the locks of the insured trailer if the keys to the trailer are stolen. Deductible will not apply.

Except, as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the policy shall have full force and effect.

Reward Coverage

We, the insurer, will pay up to \$500 to any individual or organization, other than those defined as you or your, for information leading to the conviction of any person(s) for arson, robbery, theft or burglary causing loss or damage to insured property.

Accidental Death by Fire

If the trailer described on the Declaration page is damaged by a fire that is covered by this policy, and if such fire causes bodily injury that results within 90 days, in the death of any person(s) mentioned in the schedule of benefits, we will pay the amount indicated to a maximum of \$10,000.

Schedule of Benefits

The principal income earner in the household:	\$10,000
The spouse of the principal income earner:	\$ 7,500
Any dependent of either person in a. or b. above:	\$ 2,500

Principal Income Earner means you or your spouse; whichever had the greater income in the 12 months immediately preceding the fire.

Dependent means any person who is principally dependent for financial support on the principal income earner or the spouse of the principal income earner.

This endorsement does not cover death caused by or contributed to by suicide or attempted suicide by any person insured.

Except, as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions, and exclusions of the policy shall have full force and effect.