

583D. MISCELLANEOUS TYPE VEHICLE ENDORSEMENT

This endorsement forms a part of Policy No.

issued to

by the

at its Agency located in Austin, Texas and is effective from

(12:01 A.M. Standard Time)

(The information above is required only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement forms a part of the policy to which attached, effective from its date of issue unless otherwise stated herein.

WARNING

IF THIS POLICY PROVIDES COVERAGE FOR A MOTORHOME THAT YOU OWN:

IT DOES NOT PROVIDE LIABILITY COVERAGE, MEDICAL PAYMENTS COVERAGE, OR COVERAGE FOR DAMAGE TO YOUR AUTO WHILE THE MOTORHOME IS RENTED OR LEASED TO ANY ORGANIZATION, OR ANY PERSON OTHER THAN YOU OR A FAMILY MEMBER.

The policy is amended in the following respects:

I. DEFINITIONS

For the purpose of the coverage provided by this endorsement:

"Miscellaneous Type Vehicle" means golfmobiles, pickup trucks used solely to transport camper bodies, motorhomes, motorcycles, motorscooters, motorbikes, all terrain vehicles and similar motor vehicles.

The following definitions are amended as shown below:

"Trailer" means a vehicle designed to be pulled by a:

1. private passenger auto;
2. pickup, panel truck or van; or
3. any **miscellaneous type vehicle** shown in the Declarations.

It also means a farm wagon or farm implement while towed by a vehicle listed above.

"Your covered auto" means:

1. any vehicle shown in the Declarations;
2. any of the following types of vehicles on the date you became the owner:
 - a. a private passenger auto;
 - b. a utility type vehicle, with a G.V.W. of 25,000 lbs. or less, of the pickup body, sedan delivery, panel truck, van type and multi-use type, not used for the delivery or transportation of goods, materials or supplies other than samples; unless, (1) the delivery of goods, materials or supplies is not the primary usage of the vehicle, or (2) used for farming or ranching.
 - c. a **miscellaneous type vehicle** of the same type or kind as that shown in the Declarations.

This provision applies only if you:

- a. acquire the vehicle during the policy period; and
- b. notify us within 30 days after you become the owner.

If the vehicle you acquire replaces one shown in the Declarations, it will have the same coverage as the vehicle it replaced. You must notify us of a replacement vehicle within 30 days only if you wish to add or continue Coverage for Damage to Your Auto.

If the vehicle you acquire is in addition to any shown in the Declarations, it will have the broadest coverage we now provide for any vehicle shown in the Declarations.

3. Any **trailer** you own.
4. Any **miscellaneous type vehicle** (of the same type as that shown in the declarations) or **trailer** you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its
 - a. breakdown;
 - b. repair;
 - c. servicing;
 - d. loss; or
 - e. destruction.

II. PART A - LIABILITY COVERAGE

Section A., Exclusions 3. and 7. are amended to read as follows:

A. We do not provide Liability Coverage for any person:

3. For damage to property:
 - a. rented to;
 - b. used by; or
 - c. in the care of;

that person.

This exclusion does not apply to damages to:

- a. a residence or private garage; or
- b. any of the following type vehicles not owned by or furnished or available for the regular use of you or any **family member**:
 - (1) private passenger autos;
 - (2) **trailers**;
 - (3) pickups, panel trucks or vans; or
 - (4) any **miscellaneous type vehicle** of the same type shown in the Declarations.
7. Maintaining or using any vehicle while that person is employed or otherwise engaged in any business or occupation not described in Exclusion 6. This exclusion does not apply to the maintenance or use of a:
 - a. private passenger auto;
 - b. pickup, panel truck or van that you own;
 - c. any **miscellaneous type vehicle** of the same type shown in the Declarations;
 - d. **trailer** used with a vehicle described in a., b. or c. above.

Exclusion B.1. is replaced by the following:

Any motorized vehicle having less than four wheels. However, this exclusion does not apply to motorized vehicles having less than four wheels if it is insured for Liability coverage under this endorsement.

Exclusion B.4. is added to read as follows:

4. Any **motorhome** which is **your covered auto** while rented or leased to any organization, or any person other than you or a **family member**.

III. PART B1 - MEDICAL PAYMENTS

Exclusion 1. of Part B. is replaced by the following:

Sustained while **occupying** any motorized vehicle having less than four wheels. However, this exclusion does not apply to motorized vehicles having less than four wheels if it is insured for Medical Payments Coverage under this endorsement.

Exclusion 8. is amended to read as follows:

8. Sustained while **occupying** a vehicle when it is being used in the business or occupation of a **covered person**. This exclusion does not apply to bodily injury sustained while **occupying** a:
 - a. private passenger auto;
 - b. vehicle of any other type which is **your covered auto**; or
 - c. **trailer** used with a vehicle described in a. or b. above.

Exclusion 11. is added to read as follows:

11. Sustained while **occupying** any motorhome which is **your covered auto** while it is rented or leased to any organization, or any person.

This exclusion does not apply to:

- a. You or any **family member**.
- b. Any other person while **occupying your covered auto** during your or a **family member's** operation of the auto.

IV. PART B2 - PERSONAL INJURY PROTECTION COVERAGE

Add Exclusion 6.

6. While any **motorhome** which is **your covered auto** is rented or leased to any organization, or any person.

This exclusion does not apply to:

- a. You or any **family member**.
- b. Any other person while **occupying your covered auto** during your or a **family member's** operation of the auto.

V. PART C - UNINSURED/UNDERINSURED MOTORISTS COVERAGE

Add Exclusions 7. and 8.

7. Sustained while **occupying** any motorhome which is **your covered auto** while it is rented or leased to any organization, or any person.

This exclusion does not apply to:

- a. You or any **family member**.
- b. Any other person while **occupying your covered auto** during your or a **family member's** operation of the auto.

8. We do not provide Uninsured/Underinsured Motorists Coverage for Property Damage:
Occurring while your **motorhome** is rented or leased to any organization, or any person.
This exclusion does not apply when you or any **family member** is operating the auto.

VI. PART D. COVERAGE FOR DAMAGE TO YOUR AUTO - is amended as follows:

Exclusion 8. is amended to read:

8. When in or upon any motorhome or **trailer**, loss to:
 - a. TV antennas;
 - b. awnings or cabanas; or
 - c. equipment designed to create additional living facilities.

Add Exclusions 12. and 13.

12. Loss to any motorhome or its covered property which occurs while the motorhome is rented or leased to any organization, or any person other than you.
13. Loss to any motorhome or its covered personal property due to fraudulent acquisition by any person or organization which occurs while the motorhome is:
 - a. rented to;
 - b. used by; or
 - c. in the care of;that person or organization.

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