

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRAILER INTERCHANGE COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

SAMPLE

Named Insured:	
Endorsement Effective Date:	

SCHEDULE

Coverages	Limit Of Insurance And Deductible	Estimated Premium
Comprehensive	Least Of Actual Cash Value, Cost Of Repair, Or \$ \$ Limit Of Insurance Deductible For Each Covered Trailer	\$
Specified Causes Of Loss	Least Of Actual Cash Value, Cost Of Repair, Or \$ \$ Limit Of Insurance Deductible For Each Covered Trailer	\$
Collision	Least Of Actual Cash Value, Cost Of Repair, Or \$ \$ Limit Of Insurance Deductible For Each Covered Trailer	\$
Fire	Least Of Actual Cash Value, Cost Of Repair, Or \$ \$ Limit Of Insurance Deductible For Each Covered Trailer	\$
Fire And Theft	Least Of Actual Cash Value, Cost Of Repair, Or \$ \$ Limit Of Insurance Deductible For Each Covered Trailer	\$

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

This endorsement provides only the coverage for which a premium is shown in the Schedule.

A. Coverage

1. We will pay all sums you legally must pay as damages because of "loss" to a "trailer" you don't own or its equipment under:
 - a. **Comprehensive Coverage**
From any cause except:
 - (1) The "trailer's" collision with another object; or
 - (2) The "trailer's" overturn.
 - b. **Specified Causes Of Loss Coverage**
Caused by:
 - (1) Fire, lightning or explosion;
 - (2) Theft;
 - (3) Windstorm, hail or earthquake;
 - (4) Flood;
 - (5) Mischief or vandalism; or
 - (6) The sinking, burning, collision or derailment of any conveyance transporting the "trailer".
 - c. **Collision Coverage**
Caused by:
 - (1) The "trailer's" collision with another object; or
 - (2) The "trailer's" overturn.
 - d. **Fire Coverage**
Caused by:
 - (1) Fire, lightning or explosion; or
 - (2) The sinking, burning, collision or derailment of any conveyance transporting the "trailer".
 - e. **Fire And Theft Coverage**
Caused by:
 - (1) Fire, lightning or explosion;
 - (2) Theft; or
 - (3) The sinking, burning, collision or derailment of any conveyance transporting the "trailer".
2. We have the right and duty to defend any "insured" against a "suit" asking for these damages. However, we have no duty to defend any "insured" against a "suit" seeking damages for any "loss" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends for a coverage when the Limit of Insurance for that coverage has been exhausted by payment of judgments or settlements.

3. Coverage Extensions

The following applies as Supplementary Payments. We will pay for you:

- a. All expenses we incur.
- b. The cost of bonds to release attachments, but only for bond amounts within our Limit of Insurance.
- c. All reasonable expenses incurred at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- d. All costs taxed against the "insured" in any "suit" against the "insured" we defend.
- e. All interest on the full amount of any judgment that accrues after entry of the judgment; but our duty to pay interest ends when we have paid, offered to pay, or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".
 - a. **Nuclear Hazard**
 - (1) The explosion of any weapon employing atomic fission or fusion; or
 - (2) Nuclear reaction or radiation, or radioactive contamination, however caused.
 - b. **War Or Military Action**
 - (1) War, including undeclared or civil war;
 - (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.
2. We will not pay for loss of use.
3. **Other Exclusions**
We will not pay for "loss" due and confined to:
 - a. Wear and tear, freezing, mechanical or electrical breakdown.
 - b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to "loss" resulting from the total theft of a covered "auto".

C. Limit Of Insurance

The most we will pay for "loss" to any one "trailer" is the least of the following amounts:

1. The actual cash value of the damaged or stolen property at the time of the "loss".
2. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.
3. The Limit of Insurance shown in the Declarations.

D. Deductible

For each covered "trailer", our obligation to pay:

1. The actual cash value of the damaged or stolen property as of the time of the "loss" will be reduced by the applicable deductible shown in the Declarations; or
2. The cost of repairing or replacing the damaged or stolen property with property of like kind and quality will be reduced by the applicable deductible shown in the Declarations; or
3. The damages for "loss" that would otherwise be payable will be reduced by the applicable deductible shown in the Schedule prior to the application of the Limit of Insurance shown in the Declarations.

SAMPLE