



**OREGON MUTUAL INSURANCE COMPANY
MOTOR HOME, TRAVEL TRAILER, TENT TRAILER,
TRAILER OR CAMPER ENDORSEMENT**

M0263A (5-12)

It is agreed that insurance as is afforded under the policy with respect to a covered automobile applies to the motor home, travel trailer, tent trailer, trailer or camper described below, subject to the following provisions:

1. This policy shall not apply while the motor home, travel trailer, tent trailer, trailer or camper described below or any replacement thereof, is rented to others;
2. As respects physical damage:
 - a. The policy applies to direct and accidental loss of or damage to said motor home, travel trailer, tent trailer, trailer or camper, including such equipment and accessories as are built into and form a permanent part of the structure thereof or are usual to an automobile of the private passenger, truck or utility type. Coverage also extends to awnings, cabanas, and other equipment designed to create additional living facilities while attached to a motor home, travel trailer, tent trailer, trailer or camper, but doesn't include loss to:
 - (1) radio or television antennas or aerials.
 - b. Coverage under this policy does not apply:
 - (1) If the motor home, travel trailer, tent trailer, trailer or camper is or at any time becomes subject to any bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance not specifically declared and described in this policy, and
 - (2) to robes, wearing apparel and other personal effects in or upon said motor home, travel trailer, tent trailer, trailer or camper. (Any Supplementary Payments Provisions relating to coverage for loss to robes, wearing apparel and other personal effects in or upon a motor home, travel trailer, tent trailer, trailer or camper do not apply to the insurance under this endorsement).
3. Our limit of liability under this endorsement will be the lesser of the:
 - a. actual cash value of the stolen or damaged property. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss; or
 - b. amount necessary to repair or replace the property with other property of like kind and quality.

Our payment for loss will be reduced by any applicable deductible shown in the Declarations.

Coverages	Limit of Liability	Premium
Fire	\$	\$
Theft	\$	\$
Limited Specified Causes of Loss	\$	\$
Comprehensive - Excluding Collision	\$ Actual Cash Value less _____ Deductible	\$
Collision	\$ Actual Cash Value less _____ Deductible	\$

Description of motor home, camper or trailer

Year	Description	Identification Number

All other terms and conditions of the policy to which this endorsement is attached remain unchanged except as herein specifically provided.