

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMERICAN RELIABLE INSURANCE COMPANY
SPECIAL MOBILE HOMEOWNERS
BUILDERS RISK COVERAGE**

PHYSICAL DAMAGE

1. The following types of property, if shown on the **declaration page**, will not be covered until the Mobile Home has been delivered to the address where **you** will reside:
 - a. Mobile Home;
 - b. Unattached Adjacent Structures (except as provided in Item 3. below);
 - c. Personal Effects.
2. In addition, **YOUR ADDITIONAL COVERAGES** will not apply until the Mobile Home has been delivered to the address where **you** will reside.
3. If any site improvements are made to the land prior to the delivery of the Mobile Home, such site improvements will be covered, if damaged by a covered loss. The land itself is not covered.

PHYSICAL DAMAGE DOES NOT PROVIDE PAYMENT FOR:

With respect to this endorsement, the last Exclusion is deleted and replaced with the following:

Loss to **your** Mobile Home, Adjacent Structures, or Personal Effects while the Mobile Home is in Transit. The Mobile Home is considered in transit until the home is delivered to the address where **you** will reside.

SPECIAL DEDUCTIBLE

We will pay only that part of the loss that exceeds \$500. No other deductible applies to this coverage.

GENERAL POLICY CONDITIONS

With respect to this endorsement, the coverage provided shall apply until one of the following occurs:

1. The policy expires or is canceled;
2. **Your** interest in the property ceases;
3. **You** abandon construction with no intention to complete it; or
4. **You** occupy the Mobile Home.

All other terms, conditions, exclusions and agreements of the policy shall remain unchanged.