

AMERICAN RELIABLE INSURANCE COMPANY

MOBILE HOME FULL REPAIR COST PROTECTION

For an additional premium, your policy is changed to provide the following:

This optional coverage does not pertain to loss by hail, refer to **OUR PAYMENT METHODS FOR SPECIFIC TYPES OF LOSSES - HAIL** in the policy.

This coverage is applicable only to the Mobile Home and Unattached Adjacent Structures as defined in the policy.

- A.** Our liability for loss to the Mobile Home or Unattached Adjacent Structures under this policy shall not exceed the smallest of the following amounts:
- 1.** The limit of liability, as shown on the declaration page, applicable to the damaged or destroyed Mobile Home or Unattached Adjacent Structures.
 - 2.** The actual cash value of the Mobile Home or Unattached Adjacent Structures on the same premises and intended for the same occupancy and use.
 - 3.** The actual amount necessarily expended in repairing the same Mobile Home, or Unattached Adjacent Structures or any part thereof on the same premises and intended for the same occupancy and use.
- B.** When the full cost of repair is more than \$1,000 or more than 5% of the amount of coverage applicable to the Mobile Home or Unattached Adjacent Structures for the peril causing the loss, we shall not be liable for more than the actual cash value of the damaged property unless and until actual repair is completed.
- C.** You may elect to disregard this condition in making claim hereunder, but such election shall not prejudice your right to make further claim within 180 days after loss for any additional liability brought about by this coverage.
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WASHINGTON EXCEPTION: Item #2 above is amended to read:

"In the event of a total loss, we will pay the actual cash value of the Mobile Home or Unattached Adjacent Structures on the same premises and intended for the same occupancy and use."

Item **#3** above is amended to read:

"The full cost to repair the same Mobile Home or Unattached Adjacent Structures, or any part thereof, on the same premises and intended for the same occupancy and use. We will repair with new parts of like kind and quality."