

**AMERICAN RELIABLE INSURANCE COMPANY
COMPREHENSIVE MOBILE HOME AND UNATTACHED
ADJACENT STRUCTURES COVERAGE REPLACEMENT COST
SPECIAL MOBILE HOME PROGRAM**

The section titled, "**OUR PAYMENTS METHODS**", is deleted and replaced with the following:

The most **we** will pay for loss, except hail losses, shall be the smallest of the following amounts:

The amount actually and necessarily spent to repair or replace the damaged mobile home or unattached adjacent structures;

The **replacement cost** at the time of loss; or

The Amount of Insurance applying to the mobile home or unattached adjacent structures.

If **you** decide not to repair or replace then, except for hail, the amount **we** pay for loss of, or damage to **your** mobile home or unattached adjacent structures, will be the lowest of:

The difference between the **actual cash value** of **your** property immediately before the loss and its **actual cash value** immediately after the loss; or

The cost of repairing the damage; or

The **actual cash value** of **your** property immediately preceding the loss; or

The cost of replacing **your** property; or

The Amount of Insurance shown on the **declaration page**.

We may also replace the property with property of similar kind, quality, and value.

This choice will not affect **your** right to pursue **your** claim within 180 days after the loss for any additional payments that may be due **you**.

If, as a result of loss to **your** mobile home or unattached adjacent structures, **we** pay **you** in cash or by replacement, at **our** option, **we** have the right to take legal title of **your** property.

The section titled "**OUR PAYMENTS METHODS FOR SPECIFIC TYPES OF LOSSES**" has not changed.

All other provisions of **your** policy apply.