

Travel Trailers®

Underwriting Guidelines

Maximum limit = \$50,000

Minimum earned premium = \$30.00

Agent's Commission = 15%

Eligibility

1. The travel trailer must be owned by a private individual and used by the owner for recreational use.
2. Homemade, custom-built or substantially modified travel trailers are not eligible.
3. All applications must be submitted within five (5) days of the requested effective date for coverage.
4. All licensed operators in the household and all licensed operators that may not be members of the household must be listed on the application.
5. All operators must hold a valid South Carolina drivers license.
6. A request for coverage cannot be backdated.

Submit - Do Not Bind

1. If the travel trailer is thirty (30) feet or longer the applicant must have at least two (2) years of claim free travel trailer experience with a unit at least twenty-five (25) feet long. Copies of the previous declaration page must be submitted with the application.
2. Travel trailer is valued in excess of \$15,000 (include two (2) photos – 1 of front, 1 of back).
3. The request for additional personal effects coverage exceeding \$3,000 (submit inventory).

Do Not Submit - Unacceptable Risk(s)

1. Travel trailers that are self-propelled.
2. Travel trailers that are rented to others, commercially or otherwise.
3. Vehicles carrying truck mounted camper bodies.
4. Travel trailers used as a permanent year-round residence.
5. Travel trailer that is titled or licensed in a business or trade name and/or used for any business and/or commercial purpose.
6. If any operator has more than one (1) at-fault accident or any major violations (DUI/DWI, leaving the scene of an accident, suspension or revocation of license, reckless/careless driving, or any other major violation) or more than three (3) minor moving violations.
7. The following models are ineligible: Airstreams, Avion or truck mounted camper body.
8. More than one travel trailer per policy.
9. Request for Secured Interest Protection when:
 - S.I.P. is the only coverage provided
 - An individual or dealer is the lienholder
 - There is no lienholder



SOUTH CAROLINA TRAVEL TRAILER

REQUESTED POLICY PERIOD: From _____ To _____ (Application Must Be Received Within 5 Days of Requested Effective Date)

APPLICANT'S NAME				PRODUCER				PRODUCER #							
STREET ADDRESS				MAILING ADDRESS											
CITY		COUNTY		STATE		ZIP CODE		CITY		COUNTY		STATE		ZIP CODE	

LOSS PAYEE:

Loss Payee Name	Street Address	City	State	Zip Code
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LIST ALL OPERATORS:	Name	Date of Birth	SC Driver's License #	Accident(s)	Violation(s)

MARITAL STATUS OF PRINCIPAL OPERATOR: Married _____ Single _____ Divorced _____ Widow/Widower _____

TRAVEL TRAILER DESCRIPTION:	Year	Length	Make/Model	VIN #	Date Purchased	Purchase Price

IF NO - DO NOT SUBMIT

- Yes _____ No _____ Is the travel trailer owned by a private individual and used by the owner for recreational use?
- Yes _____ No _____ Do all operators have a South Carolina driver's license?
- Yes _____ No _____ Travel Trailers 30' and longer only - Do all operators have at least two (2) years claim free experience with a unit at least twenty-five (25) feet long?

IF YES - DO NOT SUBMIT

- Yes _____ No _____ Is the travel trailer homemade, custom-built or substantially modified?
- Yes _____ No _____ Has any operator been convicted of a DUI, leaving the scene of an accident, suspension or revocation of license, reckless / careless driving, or any other major violation in the past three (3) years?
- Yes _____ No _____ Does any operator have more than three (3) minor violations, any major moving violations or more than one (1) at fault accident in the past three (3) years?
- Yes _____ No _____ Is the travel trailer self-propelled?
- Yes _____ No _____ Is the travel trailer rented to others?
- Yes _____ No _____ Is the travel trailer titled in a business name and/or used for any business and/or commercial purpose?
- Yes _____ No _____ Is the travel trailer an Airstream, Avion or truck mounted camper body?
- Yes _____ No _____ Is the travel trailer used as a permanent year-round residence?

RATING BASE (ACV) _____

PREMIUM _____ (MINIMUM EARNED PREMIUM-\$30.00)

I hereby warrant that the above information and such statements are offered as an inducement to the company to issue the policy for which I am applying. I agree that the policy shall be NULL and VOID if such information is false, or misleading, or would materially affect acceptance of the risk by the company. I understand coverage is based on Actual Cash Value (ACV).

Applicant's Signature _____ Date _____ Producer's Signature _____ Date _____

I. ELIGIBILITY

1. The travel trailer must be owned by a private individual and used by the owner for recreational use.
2. Homemade, custom-built or substantially modified travel trailers are not eligible.
3. All applications must be submitted within five (5) days of the requested effective date for coverage.
4. All licensed operators in the household and all licensed operators that may not be members of the household must be listed on the application .

II. SUBMIT—DO NOT BIND

1. If the travel trailer is thirty (30) feet or longer the applicant must have at least two (2) years of claim free travel trailer experience with a unit at least twenty-five (25) feet long. Copies of the previous declaration page must be submitted with the application.

III. DO NOT SUBMIT—UNACCEPTABLE RISK

1. Travel trailers that are self-propelled.
2. Travel trailers that are rented to others.
3. Vehicles carrying truck mounted camper bodies.
4. Travel trailers used as a permanent year-round residence.
5. Travel trailer that is titled or licensed in a business or trade name and/or used for any business and/or commercial purpose.
6. If any operator has more than one (1) at-fault accident or any major violations (DUI/DWI, leaving the scene of an accident, suspension or revocation of license, reckless/careless driving, or any other major violations) or more than three (3) minor moving violations.
7. The following models are ineligible: Airstream, Avion or truck mounted camper body.

COLLISION AND OTHER THAN COLLISION RATES Collision Deductible—\$100 Other than Collision Deductible—None	
<u>Rating Base</u>	<u>Premium</u>
0—1,500	30
1,501—2,000	39
2,001—2,500	51
2,501—3,000	62
3,001—3,500	73
3,501—4,000	84
4,001—4,500	96
4,501—5,000	107
5,001—5,500	118
5,501—6,000	129
6,001—6,500	141
6,501—7,000	152
7,001—7,500	163
7,501—8,000	174
8,001—8,500	186
8,501—9,000	197
9,001—9,500	208
9,501—10,000	219
10,001—11,000	236
11,001—12,000	259
12,001—13,000	281
13,001—14,000	304
14,001—15,000	326
15,001—16,000	349
16,001—17,000	371
17,001—18,000	394
18,001—19,000	416
19,001—20,000	439
Rate for values in excess of \$20,000 \$2.25 per \$100	

OTHER THAN COLLISION RATES ONLY Deductible—\$100	
<u>Rating Base</u>	<u>Premium</u>
0—2,000	30
2,001—2,500	31
2,501—3,000	39
3,001—3,500	46
3,501—4,000	53
4,001—4,500	60
4,501—5,000	67
5,001—5,500	74
5,501—6,000	81
6,001—6,500	88
6,501—7,000	95
7,001—7,500	102
7,501—8,000	109
8,001—8,500	116
8,501—9,000	123
9,001— 9,500	130
9,501—10,000	137
10,001—11,000	147
11,001—12,000	161
12,001—13,000	175
13,001—14,000	189
14,001—15,000	203
15,001—16,000	217
16,001—17,000	231
17,001—18,000	245
18,001—19,000	259
19,001—20,000	273
Rate for values in excess of \$20,000 \$1.40 per \$100	

MINIMUM EARNED PREMIUM—\$30.00

Aegis Security Insurance Company

TRAIL-BLAZER POLICY DELETION OF COLLISION OR ROLL OVER COVERAGE

YOUR AEGIS TRAIL-BLAZER POLICY is changed.

COMPREHENSIVE TRAVEL TRAILER COVERAGE won't pay for loss caused by collision or roll over in transit.

Collision or Roll Over means collision of YOUR travel trailer with another object or roll over of YOUR travel trailer. Loss caused by missiles, falling objects, fire, theft or larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot or civil commotion, colliding with a bird or animal, or breakage of glass is not deemed loss caused by collision or roll over in transit.

Limited Collision or Roll Over Coverage may be purchased for an additional premium, each time YOU move YOUR travel trailer. Before YOUR travel trailer is moved, tell US or YOUR agent about it.

 **THE CHANGE(S) SHOWN ABOVE APPLY TO YOUR POLICY AND ALL OF its TERMS AND CONDITIONS** 

INFORMATION BELOW MUST BE COMPLETED IF THIS FORM IS ADDED AFTER PREPARATION OF YOUR POLICY

THIS FORM BECOMES PART OF YOUR POLICY NUMBER	ISSUE TO	DATE PREPARED	AND IS EFFECTIVE AT 12:01 A.M. STANDARD TIME
		COUNTERSIGNED AT:	
SIGNED BY AUTHORIZED REPRESENTATIVE			AGENT CODE NO.

Aegis Security Insurance Company, Harrisburg, Pennsylvania 17103

Aegis Security Insurance Company

SOUTH CAROLINA TRAVEL TRAILER SPECIAL PROVISIONS

It is mutually agreed that:

1. The following conditions will be added to your policy:

10. Travel Trailer Valuation Clause.

In case of total loss as a result of a hazard insured against, you shall be entitled to recover the full amount of insurance indicated in Declarations and in case of partial loss, you shall be entitled to recover the actual amount of loss, but in no event more than the amount of insurance stated in the Declarations. If two or more such policies are written upon the same property and covering the same interests, they shall be deemed and held to be contributive insurance, and if the aggregate sum of all such insurance exceeds the insurable value of the property, as agreed by you and insurer, each insurer shall, in the event of a total or partial loss, be liable for its pro rata of insurance. Nothing in this contract shall be deemed to preclude an agreement between you and us to effect replacement in the event of total loss of your travel trailer as a result of a hazard insured against.

11. Financed Premium Cancellation.

Whereas _____ (herein referred to as the lender) has loaned you the sum necessary to pay the premium on this policy, upon a promise evidenced by a contract in writing wherein you have promised to repay to the lender such sum in equal monthly installments, and in which contract you have assigned to the lender the authority and right to request cancellation of this policy upon non-payment of any installment.

Now, therefore, in recognition of the agreement between you and the lender, we agree that, upon receipt of a request from the lender, we will cancel this policy in accordance with the policy cancellation clause and return all unearned portion of the premium to the lender to the extent of funds advanced, the excess if any, to be returned to you.

All other provisions of this policy apply.

Your Aegis

TRAIL-BLAZER POLICY



Travel Trailer Insurance YOU Can Understand

Aegis Security Insurance Company welcomes YOU as a policyholder. WE promise to provide the finest possible coverage for YOUR insurance dollar. Ours is a policy YOU can understand. PLEASE READ THIS POLICY. It contains the full terms of the agreements YOU and WE make.

Where To Find It In Your TRAIL-BLAZER POLICY

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	15..... Our Right to Recover From Other
	15..... What to Do When a Loss Occurs
	16..... Changes
	16..... Customer Service and Claims



TRAIL-BLAZER POLICY

❖ *Insuring Agreement*

WE, WE'LL, US, OUR, means AEGIS SECURITY INSURANCE COMPANY Harrisburg, Pennsylvania.

YOU, YOUR, YOURS, means the person named on Page One and that person's husband or wife or other members of YOUR family who live in the same home, as the named insured. YOU, YOUR, YOURS can mean each or all of YOU.

With YOUR payment of the premium, WE agree to provide the insurance YOU have selected as shown on Page One. This is subject to all policy terms and conditions. Page One is the separate enclosed page and is a part of this policy.

WE provide insurance coverage only for losses which occur during the Policy Period shown on Page One.

❖ *Comprehensive Travel Trailer Coverage*

WE'LL pay for direct, sudden and accidental loss of, or damage to YOUR travel trailer described on Page One, its original parts, equipment and accessories furnished by the manufacturer, dealer or seller of the travel trailer and replacements of these items.

YOUR Comprehensive Travel Trailer Coverage will include all items listed in the certificate of origin, bill of sale, manufacturer's invoice or on the original sales invoice given to YOU at the time YOU purchased YOUR travel trailer.

The words travel trailer may be used to refer to YOUR truck mounted camper body if it is described on Page One.

❖ *Your Additional Coverages*

When YOU buy Comprehensive Travel Trailer Coverage, WE automatically include Comprehensive Personal Effects Coverage, Fire Department Service Coverage, Towing and Labor Costs Coverage and Emergency Vacation Expense Coverage.

❖ *Comprehensive Personal Effects Coverage*

WE'LL pay for direct, sudden and accidental loss of, or damage to YOUR personal effects inside YOUR travel trailer, up to the Amount of Insurance shown on Page One. Personal Effects items include cameras, clothing, cooking utensils, dishes, foodstuffs, fishing-sporting-vacation equipment, and YOUR other personal possessions incidental to the use of YOUR travel trailer as a vacation residence.

YOU may apply up to 10% of the Amount of Insurance applicable to Personal Effects inside YOUR travel trailer to a loss occurring outside of the travel trailer. This extension of coverage does not increase YOUR Amount of Insurance.

Personal Effects Doesn't Include

Any motor vehicle, moped, animal, boat, aircraft, boat motor, money or security; tape deck, tape, two-way radio or record player primarily used in any motor vehicle, boat or aircraft; computer or similar equipment; salesman's sample, merchandise for sale or exhibition, theatrical wardrobe, deed, document or record; bill, note or other evidence of debt; or any item listed in the certificate of origin, bill of sale or the original sales invoice given to YOU at the time YOU purchased YOUR travel trailer.

Mysterious disappearance loss is not insured.

Theft of YOUR Personal Effects while outside YOUR travel trailer is not insured.

Personal Effects Limitations

WE'LL pay up to \$100 each for stamp or coin collections, jewelry, art, heirlooms, musical instruments and furs, but not more than \$350 maximum for all such items, from one occurrence. Each theft loss will be subject to a \$25 deductible. If the Amount of Insurance automatically included for Personal Effects is less than the total value of YOUR Personal Effects, please ask US or YOUR agent for an additional amount of Personal Effects Coverage. Additional amounts of insurance YOU purchase are added to the amount WE automatically include in this policy.

❖ Comprehensive Travel Trailer and Comprehensive Personal Effects Coverages Payment Methods

The amount WE pay for loss of or damage to YOUR travel trailer and personal effects 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 to replace or replacement at our cost, of YOUR property of similar kind, quality and value; or the Amount of Insurance shown on Page One.

If, as a result of YOUR loss, WE pay YOU in cash or by replacement an amount equal to the actual cash value of YOUR property before the loss, WE have the right, and may at OUR option take legal title to YOUR property.

Payment Methods - Specific Losses

Hail

The amount WE'LL pay YOU for loss or damage from hail depends on the type of loss or damage it causes.

Hail can cause structural damage, which is the actual penetration of the exterior surface or the cracking or breaking of support materials. When this type of loss or damage occurs, WE'LL pay YOU the cost of repairing or replacing the damaged portion of the property.

Hail often only dents the exterior surface of a travel trailer. Since there is no structural damage, this will in no way effect the utility of the travel trailer. The amount WE pay for this will be the difference between the actual cash value of YOUR property immediately before the loss and its actual cash value immediately after the loss.

Pairs and Sets

In case of loss to part of a pair, set, series of objects, pieces or panels, either interior or exterior, WE, at our option, may:

- Repair or replace any available part to restore the pair or set to its value before the loss; or
- Pay the difference between actual cash value of the pair or set before and after the loss; or
- Pay the reasonable cost of providing a substitute to match the remainder of the pair or set as closely as possible.

WE can't guarantee the availability of parts or replacements. WE won't be obligated to repair or replace the entire pair, set or series of objects, piece or panel when a part is lost or damaged.

Stolen Property

Before a loss for stolen property is paid or the property is replaced, WE may return any stolen property to YOU at OUR expense with payment for any damage.

Foreign Countries-High Seas

The amount WE'LL pay YOU for loss occurring outside the United States, its territories, possessions or Canada will be as described in OUR PAYMENT METHODS and based on costs in YOUR home area.

❖ Deductibles

Loss or damage may be subject to a deductible if shown on Page One or elsewhere in this policy.

When YOUR loss is the deductible or less, YOU pay it all. When YOUR loss is more than the deductible shown, YOU pay the deductible and WE pay the rest up to the Amount of Insurance provided to YOU in this policy.

If YOUR travel trailer collapses or folds for towing or storage, a deductible of \$50 applies for loss or damage if limited only to its soft fabric exterior parts.

This policy may have different deductibles for different coverages or types of loss. Only one deductible will be applied to a loss from one occurrence. If the deductibles are not equal, the highest deductible for the coverages involved in the loss will apply.

❖ Diminishing Deductible(s)

For each consecutive policy year YOUR travel trailer is insured by US without a Comprehensive Travel Trailer Coverage loss, WE'LL reduce any deductible(s) shown on Page One by \$10 until no deductible applies.

If YOU have a loss, the deductible(s) shown on Page One is automatically restored for the balance of that policy year and the next policy year. After that the deductible(s) may again be reduced as described above.

❖ Comprehensive Travel Trailer and Comprehensive Personal Effects Coverages Won't Pay For

Loss or damage due and confined to wear and tear, freezing, neglect or mechanical or electrical breakdown or failure, manufacturer or design defect, rust, rot, mold, contamination, vermin or abusive use;

Loss or damage resulting from or increased by water backing up through sewers or drains or water below the surface of the ground;

Any loss or damage caused by enforcement of any governmental requirement regulating relocation of YOUR travel trailer;

Any loss or damage if YOUR travel trailer or personal effects are being used for any illegal trade or business;

Loss or damage due and confined to leakage from rain, sleet or snow or its resulting damage whether or not wind driven;

Loss or damage if YOUR travel trailer or personal effects are used for business or professional purposes;

Loss or damage intentionally caused by YOU, or if YOU intentionally gave US materially false information with intent to deceive in order to obtain this policy or in YOUR presentation of a claim;

Loss due to nuclear reaction, radiation or radioactive contamination. Direct loss by fire resulting from nuclear action is insured;

Loss or damage due to war, hostile or war-like action in time of peace or war, whether declared or not declared;

Loss or damage if limited only to the tires and wheels, unless damaged by fire or stolen while attached to or from inside the travel trailer;

Loss or damage to a truck mounted camper body while it is being put in or taken off a truck or caused by impact with the truck while in transit unless the truck is involved in a collision or roll over;

Loss or damage to YOUR travel trailer, its parts and equipment, and personal effects caused only by impact of it's wheels with the road or ground.

Loss or damage to any sound equipment not permanently installed in YOUR travel trailer or to tape, records or similar items used with sound equipment. Any loss or damage to sound receiving or transmitting equipment designed for use as citizens band radios, two-way mobile radios, telephones, scanning monitor receivers, or their accessories or antennas.

❖ *Fire Department Service Coverage*

(Not applicable in Arizona, New Jersey and New Mexico)

WE'LL pay when the fire department is called because of a fire in, or endangering YOUR travel trailer, WE'LL pay for the actual fire department charge up to \$100 or the amount indicated on Page One. No deductible will apply.

❖ *Towing and Labor Costs Coverage*

WE'LL pay YOU the actual charge up to \$50 for towing costs including the cost of labor performed at the place of disablement. No deductible will apply.

❖ ***Emergency Vacation Expense Coverage***

If YOU can't occupy or move YOUR travel trailer because it is accidentally damaged or destroyed while more than 50 miles away from YOUR home, WE'LL pay up to \$150 for all YOUR reasonable expenses combined for:

Temporary housing;

Travel expense for YOU to get home;

Costs to return YOUR travel trailer to YOUR home or place of storage.

No deductible will apply.

❖ ***Vacation Liability Coverage***

Vacation Liability Coverage insures YOU for YOUR legal liability when YOUR personal actions or ownership of the travel trailer causes a Bodily Injury or Property Damage Accident while YOU are using it as a vacation residence.

Bodily Injury means bodily injury, sickness or disease of any person, except YOU, including death resulting from any of these.

Property Damage means damage to or loss of use of tangible property owned by someone other than YOU.

Accident includes continuous or repeated exposure to the same conditions resulting in Bodily Injury or Property Damage which YOU neither expected nor intended.

❖ ***Vacation Liability Coverage Payment Methods***

If a claim is made or a suit brought against YOU for damages because of Bodily Injury or Property Damage, as WE have described, WE will:

Pay up to OUR Limit of Liability shown on Page One for the damages for which YOU are legally liable;

Provide a defense at OUR expense by attorneys of OUR choice. WE may make any investigations and settle any claims or suits that WE decide appropriate. OUR obligation to defend any claim or suit ends when the amount WE pay for damages resulting from the Accident equals OUR Limit of Liability shown on Page One.

Additional Expenses WE Pay

For claim expenses WE pay;

Expenses incurred by US and costs taxed against YOU in any suit WE defend;

Premiums on bonds required in a suit defended by US, but not for bond amounts greater than the Limit of Liability shown on Page One. WE are not obligated to apply for or furnish any bonds;

Expenses incurred by YOU at OUR request, including up to \$25 a day actual loss of earnings, for assisting US in the investigation or defense of any claim or suit; and

Interest on the entire entered judgment until WE pay, formally offer, or deposit in Court that part of the judgment which doesn't exceed the limit of OUR liability on that judgment.

First Aid Expenses

WE'LL pay YOUR expenses for first aid to others at the scene of an Accident caused by YOU. WE'LL not pay for first aid to YOU.

❖ Vacation Liability Coverage Won't Pay For

Claims arising out of the serving or furnishing of alcoholic beverages to any person;

Claims arising out of YOUR business pursuits;

Claims arising out of the rendering or failing to render professional services;

Claims arising out of the ownership, maintenance, use, loading or unloading of:

Any vehicle with a motor;

Aircraft;

Watercraft;

Claims caused directly or indirectly by war, hostile or war-like action in time of peace or war whether or not declared, riot or civil disorder;

Claims arising out of liability assumed in any contract or agreement;

Claims for damage to property owned by, rented to, occupied or used by YOU or in YOUR care;

Claims of any person eligible to receive any benefits required to be provided by you under any worker's compensation, non-occupational disability or occupational disease law;

Claims arising out of nuclear reaction, radiation, or radioactive contamination;

Claims which are expected or intended by YOU.

Claims arising while YOUR travel trailer is in transit.

Claims arising out of illegal or illicit activities.

Claims, costs or awards whatsoever for punitive or exemplary damages.

❖ General Policy Conditions

These general conditions apply to YOUR policy.

Appraisals

If settlement can't be agreed to, then both YOU and WE have the right to select a competent and disinterested appraiser within 20 days from the date of disagreement. The appraisers, or a judge of a court having jurisdiction, will select an umpire. The appraisers will determine the amount of the loss. If they don't agree, then each appraiser will submit his amount of the loss to the umpire. The agreement of any two will determine the amount of loss or damage to YOUR property. YOU pay YOUR appraiser and WE pay OUR appraiser. YOU and WE share equally the expense of the umpire and all other expenses of the appraisals.

Automatic Reinstatement

Any damage to YOUR property will reduce the Amount of Insurance available by the amount of the damage. YOUR coverage will return to the Amount of Insurance shown on Page One upon completion of repairs or replacements.

Bankruptcy

If YOU become bankrupt or insolvent WE will still be obligated by this policy.

Cancellation

YOU can cancel YOUR policy by mailing to US a written notice telling US the future date cancellation is to be effective. If a lienholder is named on Page One, WE'LL mail written notice to the lienholder ten days prior to cancellation of the lienholder's interest in this policy.

WE can cancel this policy for any reason during the first 60 days WE insure YOU. After that, and on each renewal, WE can cancel YOUR policy only if YOU or YOUR representative:

Conceal, omit or misrepresent any material facts or circumstances; or

Make a false or fraudulent claim; or

Have knowledge of any change that substantially increases the risk assumed by US without notifying US and paying any required premium for the increased risk; or

Haven't paid the premium; or

If YOUR driver's license is suspended or revoked.

WE'LL mail a cancellation notice to YOU at least 30 days (10 days if YOU haven't paid the premium) before this policy is cancelled. WE'LL mail a cancellation notice to YOUR last address known to US or YOUR agent. WE'LL also give the same notice to YOUR lienholder.

YOUR lienholder can cancel this policy if YOUR travel trailer has been repossessed or the lienholder has otherwise acquired ownership of it. The lienholder may then, for the account of all parties at interest in this policy and upon surrender of its copy of the policy, cancel this policy.

If there is any refund of premium due YOU, WE'LL mail it to YOU with YOUR cancellation notice or as soon as possible after WE mail the notice. The return premium will be calculated pro rate. If YOU cancel, return premiums will be subject to the "Minimum Earned Premium" shown on Page One of this policy. Pro rate cancellation means that WE keep premium only for the period of time YOU were insured. If YOUR premium is financed, that financing interest will be recognized in any refund due.

Renewal

WE agree to offer to renew YOUR policy unless WE mail YOU at least 45 days, but not more than 60 days before the "To" date shown on Page One, written notice of OUR intention not to renew this policy. If YOU don't pay the renewal premium as WE require, WE will assume that YOU have declined OUR offer.

Changes in YOUR Policy

If any provision of this policy is in conflict with any governmental requirements at the time YOUR policy is written, it is automatically changed to conform to them. WE'LL automatically give YOU the benefit of any extension or broadening of this policy, if the change doesn't require additional premium.

When YOUR policy is renewed, continued or extended, WE will furnish YOU any form revisions applicable to YOUR coverage. The only other way this policy can be changed is if WE change it in writing, which will be made a part of this policy. Any change in YOUR premium will be made at that time.

If YOU replace YOUR travel trailer, WE will automatically insure it if YOU tell US about it within 30 days. Any change in YOUR premium will be made at that time.

If YOU buy an awning for use with YOUR travel trailer after YOU buy YOUR travel trailer, WE will automatically insure it under YOUR Comprehensive Travel Trailer Coverage, if YOU tell US about it within 30 days. Any change in YOUR premium will be made at that time.

Legal Action Against US

YOU may not bring legal action against US concerning this policy unless YOU have fully complied with all of its terms. No legal action may be brought against US from Vacation Liability Coverage until judgment against YOU has been finally determined after trial.

YOUR policy does not give anyone the right to make US a party to any action to determine YOUR liability.

Lienholder Interest

If YOU borrowed money to buy YOUR travel trailer, the person or business that loaned YOU the money is called the lienholder. Lienholder means the person, firm, association, corporation or other legal entity named as the lienholder on Page One. The designation of a lienholder is considered to be an acknowledgement by YOU that the entity named has a legal interest in the travel trailer due to an installment sales contract or other security agreement. YOUR lienholder may require YOU to name it on Page One as a separate insured party, for any insurable interest it may have.

When a lienholder is named on Page One, the Travel Trailer and Personal Effects Payment Methods will recognize the lienholder's interest in YOUR property. If WE elect to settle YOUR loss or damage in money, both YOUR name and YOUR lienholder's will appear on OUR payment check. If YOU have paid off YOUR lienholder, please tell US so that the lienholder's name may be removed from the policy.

If YOUR interest in the travel trailer is terminated, the Travel Trailer and Personal Effects Payment Methods will recognize only the lienholder's interest. No change in title or ownership of YOUR travel trailer or any negligent acts of YOURS will cancel the lienholder's interest in this policy.

YOU or the lienholder must let US know of any change of ownership or any increase in hazard which comes to the knowledge of YOU or YOUR lienholder. If an increase in hazard required an additional premium, YOU must pay the additional premium.

If YOU fail to pay any premium due for this policy, YOUR lienholder may be requested to pay that premium.

If WE require proof of loss and YOU fail to give it within 90 days, the lienholder is given an additional 30 days to do so.

Limits of Liability

The insuring of more than one person by this policy does not increase OUR Limit of Liability or the Amount of Insurance.

OUR Right To Recover From Others

After WE have made payment WE have the right to recover the payment from anyone who may be held responsible (except a bailee). YOU will be required to sign any papers and do whatever else is necessary to transfer this right to US. Neither YOU nor anyone WE insure in this policy has the right to do anything to prejudice OUR right.

Other Insurance

If another policy insures YOU for the same loss insured by US in this policy, the following applies:

If the other insurance isn't provided by US, WE'LL pay only for OUR share of any coverage for any loss or damages in excess of any applicable deductibles. OUR share is determined by adding up the limits or amounts of all collectible insurance benefits and finding the percentage of the total which OUR limit or amount represents.

Location

YOUR policy provides coverage anywhere in the world.

Transfer Of This Policy

No interest in this policy can be transferred without OUR written consent. If YOU die, this policy will continue in force for the remainder of the Policy Period shown on Page One. This policy will only continue for other members of YOUR family entitled to coverage at the time of YOUR death or for YOUR legal representative.

What To Do When YOU Have a Loss

Any theft, robbery or burglary loss must be reported to the police within 24 hours after YOU discover the loss.

When YOU have a loss, YOU or someone on YOUR behalf must notify US at once. The quickest way is to phone YOUR agent or us. Please give YOUR name, policy number, how the loss happened, the extent of the damages or injuries, names of witnesses and all other pertinent facts. YOU must immediately send US any demand, notice, summons or other legal papers, YOU receive.

If we need other information to investigate the loss, WE'LL ask YOU for it. WE may require this information in writing.

WE may require that YOU file with US a notarized proof of loss within 90 days after the loss. YOU may be required to show US the damaged property and submit to examination under oath. YOU will be required to cooperate with US in OUR effort to investigate the loss, settle any claims against YOU and defend YOU. If YOU fail to cooperate, WE have the right to deny YOU coverage in this policy.

YOU, except at YOUR own cost, may not voluntarily make any payment, assume any obligation or incur any expenses other than First Aid Expenses for others or emergency repairs to YOUR travel trailer necessary to protect it from further loss.

If YOU have a loss, YOU must protect YOUR travel trailer and personal effects from any further damage. If YOU fail to do so, any further damage won't be insured by this policy.

WE'LL make settlement within 60 days after WE receive an acceptable proof of loss from YOU and the amount of loss is determined as provided in this policy.

Renting Or Loaning YOUR Travel Trailer

If you rent or loan YOUR travel trailer, this policy is changed.

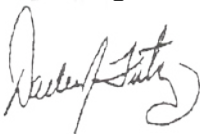

Travel trailer and personal effects coverages will be subject to the appropriate deductible shown on Page One or \$25, whichever is highest.

Comprehensive Personal Effects Coverage insures YOUR personal effects, but not those of any person to whom YOU rent or loan YOUR travel trailer.

Towing and Labor Costs Coverage, Emergency Vacation Expense Coverage, Vacation Liability Coverage, and Scheduled Medical Benefits Coverage do not apply.

Vandalism or malicious mischief is not insured if caused by the person(s) or their families renting or borrowing the travel trailer.

This policy is signed at the Home Office of Aegis Indemnity Insurance Company, Harrisburg, Pennsylvania by OUR President and Secretary. It's countersigned on Page One by OUR authorized representative(s) if required.

 President
 Secretary

❖ **Required State Changes**

Florida

“Cancellation” is changed to read “WE’LL mail a cancellation notice to YOU at least 45 days (10 days if YOU haven’t paid the premium) before this policy is cancelled”.

Georgia

“Vacation Liability Coverage Won’t Pay For” is changed. “Claims, costs or awards whatsoever for punitive or exemplary damages” is not specifically included in the list of claims WE won’t pay for.

Maryland

Cancellation - Except for nonpayment of premium, notice of cancellation by US shall provide not less than 45 days written notice.

Michigan

“Cancellation” is changed. “If YOU cancel, return premiums will be subject to the “Minimum Earned Premium” shown on Page One of this policy” is deleted in its entirety.

“Secured Interest Protection Coverage” is changed to read “Any additional premium must be paid for by the dealer or lienholder”.

Minnesota

“Vacation Liability Coverage Won’t Pay For” is changed. “ Claims, costs or awards whatsoever for punitive or exemplary damages” is not specifically included in the list of claims WE won’t pay for.

New Jersey

“Cancellation” is changed to read “WE’LL mail a cancellation notice to YOU at least 30 days (15 days if YOU haven’t paid the premium) before this policy is cancelled”.

Pennsylvania

YOUR AEGIS TRAIL-BLAZER POLICY is changed. COMPREHENSIVE TRAVEL TRAILER AND COMPREHENSIVE PERSONAL EFFECTS COVERAGE WON’T PAY FOR:

The statement “Any loss or damage to sound receiving or transmitting equipment designed for use as citizens band radios, two-way mobile radios, telephones, scanning monitor receivers, or their accessories or antennas” does not apply to YOUR policy.

IN GENERAL POLICY CONDITION:

Cancellation - For non payment of premium, notice of cancellation by US will provide not less than 15 days written notice.

Wyoming

When YOU have a loss that WE insure, we’ll make settlement within 45 days after WE receive an acceptable proof of loss from YOU and the amount of the loss is determined as provided in this policy.

❖ **Secured Interest Protection Coverage**

If YOU borrowed money to buy YOUR travel trailer, YOUR lienholder and travel trailer dealer needed some security for that loan. In most cases YOUR travel trailer will be the security. In other words, the loan is secured by YOUR travel trailer. YOUR lienholder and travel trailer dealer have a secured interest in YOUR travel trailer and may require that the Secured Interest Protection Coverage be added to YOUR policy. Any additional premium may have to be paid by YOU.

Collision Or Roll Over

WE'LL pay the lienholder or the travel trailer dealer for direct and sudden accidental loss to the travel trailer caused by collision while the travel trailer is being moved from one place to another. Collision which damages only wheels, tires, axles and running gear isn't covered. In each claim for loss or damage, WE will pay up to the Actual Cash Value for roll over or collision over the deductible shown on Page One.

Alteration

WE'LL pay the lienholder or the travel trailer dealer if the Named Insured caused deliberate damage to the travel trailer or made substantial changes in its structure with the intention of reducing its value without permission of the lienholder or the travel trailer dealer.

Total Alteration results when the damage or change reduces the value of the travel trailer so that the cost of repair plus the salvage value exceed the actual cash value of the travel trailer before such damage or change. Damage resulting from neglect or omission to act, or from wear and tear or hard usage won't be considered as alteration.

Conversion

WE'LL pay the lienholder or the travel trailer dealer if they are unsuccessful in their efforts to recover possession of the travel trailer or its missing parts due to the Named Insured's transfer of ownership without permission of the lienholder or the travel trailer dealer.

Concealment

WE'LL pay the lienholder or the travel trailer dealer if they are unable to locate the travel trailer or its missing parts within 120 days after WE receive all of the lienholder's or travel trailer dealer's papers, documents and records regarding the loan as long as the Named Insured hasn't made a loan payment to the lienholder or travel trailer dealer during that 120 days. A police report must be filed for each loss contained in this paragraph.

Repossession Expense

If the travel trailer is repossessed by or on behalf of the lienholder or travel trailer dealer, this coverage provides payment by US to the lienholder or travel trailer dealer for an amount equal to the expense of transporting the travel trailer from the place of repossession to the nearest of the following:

- The place where it was sold by the lienholder or travel trailer dealer; or
- To the nearest business location of the lienholder or travel trailer dealer.

Repossession Expense applies only to the expense of returning the entire travel trailer but not to the expense of returning only separate parts, equipment or accessories.

❖ **Secured Interest Protection Coverage Payment Methods**

The amount WE pay the lienholder or the travel trailer dealer for loss covered by Secured Interest Protection Coverage will be the lowest of:

The cost without overhead or profit to the lienholder or the travel trailer dealer for repairing or replacing the travel trailer and parts with property of similar quality and value; or

The amount of interest of the lienholder or travel trailer dealer in any Alteration, Conversion or Concealment loss, measured by the unpaid balance, not more than 60 days past due; less:

Unearned interest, insurance, finance and other carrying charges computed as of the date of claim, and also minus any penalties or other charges which may have been added to the loan after the loan was finalized; or

Replacement of the property with property of similar kind, quality and value; or

Actual cash value of the travel trailer or of the missing parts immediately before the loss.

Repossession Expense is limited to: the rate per mile for transportation up to 70¢ per mile. This is subject to a maximum payment of \$600.

Foreign Countries-High Seas

The amount WE'LL pay the lienholder or selling dealer for loss occurring outside the United States, its territories, possessions or Canada will be as described in the SECURED INTEREST PAYMENT METHODS and based on costs in the Named Insured's home area.

❖ Secured Interest Protection Coverage Won't Pay For

Loss if the loan transaction wasn't entered into in accordance with normal and usual credit standards. WE don't pay when the lien instrument, at the time of its execution, wasn't legally enforceable and didn't represent a bona fide security transaction entered into in good faith by both parties to secure the repayment of the amount of the total loan amount;

Loss if at the date this coverage became effective, payment was more than 30 days past due under the lien instrument covering the travel trailer;

Loss of gas bottles, fuel tanks, steps, skirting, beds, curtains, spreads, drapes, furniture or equipment. WE don't pay for appliances that have worn out or have been discarded, even if replaced;

Loss caused by failure of anyone to maintain their travel trailer, its parts and equipment in good working order;

Loss unless the Named Insured has defaulted on the loan and the travel trailer has been repossessed.

❖ General Conditions of Secured Interest Protection Coverage

Other Insurance

If there is other collectible insurance for loss by Collision or Roll Over, the other insurance coverage pays first and Secured Interest Protection Coverage will pay next, but only if the entire loss isn't covered by the other insurance.

Our Right To Recover From Others

After WE have made a Secured Interest Protection Coverage payment, WE give up the right to recover the payment from the lienholder or the travel trailer dealer, except for fraudulent actions of the lienholder or travel trailer dealer. WE give up the right to recover payment from the Named Insured. In Idaho, Kansas, Pennsylvania and New York WE don't give up the right to recover payment from the Named Insured.

What To Do When A Loss Occurs

The lienholder or travel trailer dealer must tell US as soon as there is suspicion of or actual knowledge loss has occurred. If the travel trailer has been repossessed, WE must be told within 30 days after repossession.

The day WE receive all the required information will be the effective date of claim and all computations will be made as of that day.

The lienholder or travel trailer dealer must give US, as part of the notice of loss or potential loss, the following:

- Inspection report prepared at the time of repossession describing the condition of the travel trailer and a detailed listing of the parts which are missing;

- Manufacturer's invoice;

- Any letters or other papers detailing their efforts to locate any item(s);

- Retail sales contract;

- Detailed description of damage and alterations;

- All available evidence showing exactly how the travel trailer was equipped and sold; Summary of collection efforts;

- Statement from the local law enforcement agency to which the loss was reported.

The lienholder or travel trailer dealer must, at its own expense, use every reasonable effort, including litigation, until settlement of the loss to:

- Secure, protect and preserve the travel trailer from loss;

- Locate the Named Insured, the travel trailer and any missing parts;

- Declare the loan in default;

- Repossess the travel trailer for which any claim is to be made;

- Collect all amounts due.

The lienholder or travel trailer dealer must allow US to review and copy any other books, records and files that will assist US in settling a claim.

All losses must be promptly reported to the police.

Changes

The General Policy Conditions of the Policy titled WHAT TO DO WHEN YOU HAVE LOSS doesn't apply to this coverage.

All other General Policy Conditions of the Trail-Blazer Policy apply to Secured Interest Protection Coverage unless WE have already changed it in writing.

Named Insured means the person or persons named on Page One and is not intended necessarily to acknowledge legal title or ownership of the insured property.

❖ Customer Service and Claims

For claims, contact YOUR agent, or:

Aegis Security
Insurance Company
2407 Park Drive, Ste 200
Harrisburg, PA 17110
(717) 657-9671

