

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.