

TRAILER ENDORSEMENT

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

DEFINITIONS

The following definitions are changed as shown for vehicles to which this endorsement applies.

Car means any type of trailer.

Newly Acquired Car means a trailer that is both newly **owned by you** and the same type of trailer as a **your car**. If the "ENTITY" shown on the Declarations is "Individual", then **newly acquired car** also means a trailer that is both newly **owned by your spouse** or a **resident relative** and the same type of trailer as a **your car**. Such newly acquired trailer ceases to be a **newly acquired car** on the earlier of:

1. the effective date and time of a policy, including any binder, issued by **us** or any other company that describes the trailer as an insured vehicle; or
2. the end of the 14th calendar day immediately following the date the trailer is delivered to **you, your spouse, or a resident relative**.

Private passenger car does not include any type of trailer.

Temporary Substitute Car means a trailer that is the same type of trailer as a **your car** if that trailer is in the lawful possession of the **person** operating it and it:

1. replaces a **your car** or a **newly acquired car** for a short time while such trailer is out of use due to its:
 - a. breakdown;
 - b. repair;
 - c. servicing;
 - d. damage; or
 - e. theft; and
2. is not **owned by you** or the **person** operating it.

Your Car means the trailer or trailers shown in the "VEHICLE SCHEDULE" on the Declarations. **Your Car** does not include a trailer that **you** no longer own or lease.

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