



Aegis Security Insurance Company

This endorsement changes your policy. Please read it carefully.

DIFFERENCE IN CONDITIONS ENDORSEMENT

This endorsement modifies insurance provided under the following:

Mobile/Manufactured Home Policy

This endorsement restricts the coverage afforded by **your** policy.

For a reduced premium, this endorsement eliminates coverage under **our** insurance for certain perils because **you** have other insurance which covers those perils.

SECTION I – COVERAGE A – Mobile/Manufactured Home, COVERAGE B – Unattached Structures, COVERAGE C – Personal Property, COVERAGE D – Additional Living Expenses, & Your Additional Coverages

Loss or damage caused by or resulting from any one or more of the following Perils is not covered under **your** policy:

- 1A. Fire or Lightning.
- 1B. Internal Explosion, meaning explosion occurring in the dwelling or other structure covered on the **insured location** or in a structure containing personal property covered.
2. Windstorm or Hail.
3. Explosion.
4. Riot or Civil Commotion.
5. Aircraft, including self-propelled missiles, spacecraft and drones.
6. Vehicles.
7. Smoke, meaning sudden and accidental damage from smoke, soot, ash or char even if caused by a brush or wildfire.
8. Volcanic Eruption.
9. Vandalism or Malicious Mischief.
10. Any loss excluded in Section I - Exclusions

We will not cover loss, damage or expense arising out of any of the causes of loss listed above in this endorsement, even when your other insurance does not cover the loss or expense. If you fail to keep your other insurance in force, we will not cover any loss that would have been recoverable or due under your other insurance if it had been in full force and effect, whether collectible or not.

Failure to maintain your other insurance or failure to purchase optional coverage combined with this endorsement will result in a GAP in coverage for the above perils.

All other terms and conditions of the policy remain unchanged. Please read **your** policy.