

The Trailer Endorsement is an addition to the insurance policy, maintaining all other provisions unless specified otherwise. Key definitions are modified for vehicles under this endorsement, where "Car" refers to any type of trailer, and "Newly Acquired Car" is defined as a trailer newly owned by the policyholder or their spouse/resident relative, ceasing to be newly acquired after 14 days or upon obtaining a new policy. "Your Car" includes trailers listed in the Vehicle Schedule, excluding those no longer owned. Liability Coverage extends to the policyholder and others using "Your Car," "Newly Acquired Car," or a temporary substitute car, provided the vehicle is used with consent. Medical Payments Coverage includes the policyholder, their spouse, and resident relatives while occupying the insured vehicles, and also covers pedestrians struck by a motor vehicle or trailer. Physical Damage Coverage applies to "Your Car," "Newly Acquired Car," and temporary substitute cars, covering parts and equipment permanently fixed to the trailer. For insuring a newly owned or newly leased trailer after it is no longer considered newly acquired, the policyholder must request to replace an existing trailer on the policy, apply for separate coverage, or apply for a separate policy, with eligibility required for both the applicant and the trailer.