



SAMPLE
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULED PERSONAL PROPERTY ENDORSEMENT

For an additional premium, **we** cover the classes of personal property indicated by an amount of insurance. This coverage is subject to the DEFINITIONS, CONDITIONS - SECTION I, SECTION III - GENERAL PROVISIONS and all provisions of this endorsement. The SECTION I deductible as shown on the Declarations does not apply to this coverage.

Class of Personal Property	Amount of Insurance	Premium
1. Jewelry , as scheduled.	\$	\$
2. Furs and garments trimmed with fur or consisting principally of fur, as scheduled.		
3. Cameras , projection machines, films and related articles of equipment, as listed.		
4. Musical Instruments and related articles of equipment, as listed. You agree not to perform with these instruments for pay unless specifically provided under this policy.		
5. Silverware , silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry.		
6. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.		
7.a. Fine Arts , as scheduled. This premium is based on your statement that the property insured is located at the following address. at at	Total Fine Arts Amount \$	
7.b. For an additional premium, paragraph 5.b. under WHAT LOSSES ARE COVERED is deleted only for the articles marked with an asterisk (*) in the schedule below.	Amount of 7.b. only \$	
8. Postage Stamps		
9. Rare and Current Coins		
10. Firearms		
11. Collectibles		

THE AMOUNTS SHOWN FOR EACH ITEM IN THE SCHEDULE ARE LIMITED BY CONDITION 2. LOSS SETTLEMENT ON PAGE 3 OF THIS ENDORSEMENT.

NEWLY ACQUIRED PROPERTY - Jewelry, Furs, Cameras and Musical Instruments Only

We cover newly acquired property of a class of property already insured. The lesser of the following limits applies:

1. 25% of the amount of insurance for that class of property; or
2. \$10,000.

When **you** acquire new property **you** must:

1. report these objects to **us** within 30 days; and
2. pay the additional premium from the date acquired.

NEWLY ACQUIRED FINE ARTS

When Fine Arts are scheduled, **we** cover objects of art acquired during the policy period for their **actual cash value**. However, **we** will pay no more than 25% of the amount of insurance for fine arts scheduled. For coverage to apply for newly acquired fine arts **you** must:

1. report these objects to us within 90 days; and
2. pay the additional premium from the date acquired.

WHAT LOSSES ARE COVERED

We insure against risks of direct loss to property described only if that loss is a physical loss to property; however, **we** do not insure loss caused by any of the following:

1. WEAR AND TEAR, marring, deterioration, fading, oxidation, weather conditions, or inherent vice.
2. Birds, vermin, rodents or insects.
3. WAR, including the following and any consequence of any of the following:
 - a. undeclared war, civil war, insurrection, rebellion or revolution;
 - b. warlike act by a military force or military personnel; or
 - c. destruction, seizure or use for a military purpose.
 Discharge of a nuclear weapon will be deemed a warlike act even if accidental.
4. NUCLEAR HAZARD.
5. If Fine Arts are covered:
 - a. repairing, restoration or retouching process;
 - b. breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. **We** cover loss by breakage if caused by:
 - (1) FIRE or LIGHTNING;
 - (2) EXPLOSION, aircraft or collision;
 - (3) WINDSTORM, earthquake or flood;
 - (4) malicious damage or **THEFT**; or
 - (5) derailment or overturn of a conveyance.

We do not insure loss, from any cause, to property on exhibition at fair grounds or premises of national or international expositions unless the premises are covered by this policy.

6. If Postage Stamps or Rare and Current Coins collections are covered:
 - a. fading, creasing, denting, scratching, tearing or thinning;
 - b. transfer of colors, inherent defect, dampness, extremes of temperature, or depreciation;
 - c. being handled or worked on;
 - d. the disappearance of individual stamps, coins or other articles unless the item is:
 - (1) described and scheduled with a specific amount of insurance; or
 - (2) mounted in a volume and the page it is attached to is also lost;
 - e. shipping by mail other than registered mail; or
 - f. theft from any unattended automobile unless being shipped as registered mail.

We do not insure loss, from any cause, to property:

- a. in the custody of transportation companies; or
- b. not part of a stamp or coin collection.

TERRITORIAL LIMITS

We cover the property described worldwide. However, Fine Arts are covered only within the United States and Canada.

SAMPLE

SPECIAL PROVISIONS

1. Fine Arts: **You** agree that the covered property will be handled by competent packers.
2. Golfer's Equipment includes **your** other clothing while contained in a locker when **you** are playing golf. **We** cover golf balls for loss by fire or burglary provided there are visible marks of forcible entry into the building, room or locker.
3. Postage Stamps includes the following owned by or in the custody or control of the **insured**:
 - a. due, envelope, official, revenue, match and medicine stamps;
 - b. covers, locals, reprints, essays, proofs and other philatelic property; or
 - c. books, pages and mounting of items in a. and b.
4. Rare and Current Coins includes the following owned by or in custody or control of the **insured**:
 - a. medals, paper money, bank notes;
 - b. tokens of money and other numismatic property; or
 - c. coin albums, containers, frames, cards and display cabinets in use with such collection.

CONDITIONS

1. Loss Clause: The amount of insurance under this endorsement will not be reduced except for a total loss of a scheduled article. **We** will refund the unearned premium applicable to such article after the loss or **you** may apply it to the premium due for the replacement of the scheduled article.
2. Loss Settlement: Covered property losses are settled as follows:
 - a. Fine Arts - **We** will pay the amount shown for each scheduled article which is agreed to be the value of the article.

In case of loss to a pair or set, **we** agree to pay **you** the full amount of the set as shown in the schedule and **you** agree to surrender the remaining article or articles of the set to **us**.

- b. Postage Stamps or Rare and Current Coin Collection - in case of loss to any scheduled item, the amount to be paid will be determined in accordance with paragraph 2.c. Other Property.

When coins or stamps are covered on a blanket basis, **we** will pay the cash market value at time of loss but not more than \$1,000 on any unscheduled coin collection nor more than \$250 for any one stamp, coin or individual article or any one pair, strip, block, series sheet, cover, frame or card.

We will not pay a greater proportion of any loss on blanket property than the amount insured on blanket property bears to the cash market value at time of loss.

- c. Other Property - The value of the property insured is not agreed upon but will be ascertained at the time of loss or damage. **We** will not pay more than the least of the following amounts:
 - (1) the **actual cash value** of the property at the time of loss or damage;
 - (2) the amount for which the property could reasonably be expected to be repaired to its condition immediately prior to loss;
 - (3) the amount for which the article could reasonably be expected to be replaced with one substantially identical to the article lost or damaged; or
 - (4) the amount of insurance.
3. Pair, Set or Parts other than Fine Arts:
 - a. Loss to a pair or set
In case of a loss to a pair or set, **we** may elect to:
 - (1) repair or replace any part to restore the pair or set to its value before the loss; or
 - (2) pay the difference between **actual cash value** of the property before and after the loss.
 - b. Parts
In case of a loss to any part of covered property, consisting of several parts when complete, **we** will pay for the value of the part lost or damaged.

SCHEDULE
SAMPLE

ARTICLE	DESCRIPTION	AMOUNT OF INSURANCE
---------	-------------	---------------------