SCHEDULED PERSONAL ARTICLES

Refer to Supplemental Declarations if information is not shown on this form.
We provide coverage under this endorsement subject to the ***terms*** contained in the General Policy Provisions.

CAUSES OF LOSS

We insure only the described property shown below. ***We*** insure the scheduled personal articles against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited in ***your*** policy.

Class of Property	Premium
1. Collections, (Stamp, Coin or other) as scheduled.	$
2. Fine Arts, as scheduled.	$
3. Furs, as scheduled.	$
4. Sports Equipment, as scheduled.	$
5. Jewelry, as scheduled.	$
6. Musical Instruments, as scheduled.	$
7. Photographic Equipment, as scheduled.	$
8. Silverware, Goldware, Pewterware, as scheduled.	$
9. Hobby Items and other collectibles, as scheduled	
Total	$

SCHEDULE

Item	**Complete Description**	**Amount of insurance**

DEDUCTIBLE

From each adjusted claim for loss or damage in a single ***occurrence***, ***we*** will deduct $ _____.

NEWLY ACQUIRED PROPERTY

We cover newly acquired items that are replacements for specifically scheduled items. The amount of insurance shall be the lesser of the actual cash value of the item or the scheduled amount of insurance for the replaced item.

We cover additionally acquired property of the same kind and type as that property shown on the schedule for the lesser of the actual cash value of the property or 25% of the scheduled amount for that class or type of property, not to exceed $10,000. This coverage applies for thirty days from the date of acquisition or until the expiration date of the policy, if it occurs first

The coverage for additionally acquired property may be continued by reporting their acquisition to us within 30 days of date of acquisition. ***You*** must provide a detailed description and ***you*** must pay the additional premium due from the date the property was acquired.

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WHAT *WE* DO NOT PAY FOR

COIN COLLECTIONS.
We do not cover ***coin collection***s against:
1. fading, creasing, denting, scratching, tearing, thinning, transfer of colors, inherent defect, dampness, extremes of temperature, depreciation, and any damage from handling or being worked upon;
2. disappearance of individual coins or other individual articles unless:
   a. the item is described and scheduled with a specific amount of insurance; or
   b. the item was mounted in a volume and the page to which it was attached was also lost;
3. Loss to property in the custody of transportation companies, or shipments by mail other than registered mail;
4. theft of property from any unattended vehicle; or
5. Loss to property which is not an actual part of the ***coin collection***.

When a ***coin collection*** is covered on an unscheduled basis, ***we*** pay the actual cash value at time of loss but not more than $1,000 for the entire collection or $250 for any single item in the collection.
We do not pay a greater proportion of any loss on unscheduled numismatic property than the amount of insurance on unscheduled numismatic property bears to the actual cash value of unscheduled numismatic property at the time of loss.

FINE ARTS.
We do not cover ***fine arts***:
1. while outside the boundaries of the United States, Puerto Rico and Canada;
2. while on exhibition at fairgrounds or national or international expositions, unless those ***premises*** are specifically covered by this policy;
3. for damage caused by any repairing, restoration or retouching process; or
4. for breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. (We cover loss by breakage if caused by fire, lightning, aircraft, windstorm, malicious act, theft, explosion, earthquake, flood or collision, derailment or overturn of conveyance)

MUSICAL INSTRUMENTS.
We do not cover ***musical instruments*** against:
1. mechanical or electrical breakdown or failure; or
2. repairing, adjusting, servicing or maintenance operations, unless a fire or explosion ensues and then ***we*** only cover the damage caused by the fire or explosion.

We do not cover any ***musical instrument*** used for ***business*** or professional purposes or for compensation of more than $100 a year, unless specifically permitted under this policy.

PHOTOGRAPHIC EQUIPMENT.
We do not cover any ***photographic equipment*** used for ***business*** or professional purposes or for compensation of more than $100 a year, unless specifically permitted under this policy.

SILVERWARE.
We do not cover pens, pencils, flasks, smoking implements or ***jewelry***.

STAMP COLLECTION.
We do not cover ***stamp collection***s against:
1. fading, creasing, denting, scratching, tearing, thinning, transfer of colors, inherent defect, dampness, extremes of temperature, depreciation, or any damage from handling or being worked upon;
2. disappearance of individual stamps or other individual articles unless:
   a. the item is described and scheduled with a specific amount of insurance; or
   b. the item was mounted in a volume and the page to which it was attached was also lost;
3. Loss to property in the custody of transportation companies, or shipments by mail other than registered mail;
4. theft of property from any unattended vehicle;
5. Loss to property which is not an actual part of the ***stamp collection***.

When a ***stamp collection*** is covered on unscheduled basis, ***we*** pay the actual cash value at time of loss, but not more than $250 for any one stamp or individual article or any one pair, strip, block, series sheet, cover, frame or card.

We do not pay a greater proportion of any loss on unscheduled philatelic property than the amount of insurance on unscheduled philatelic property bears to the actual cash value of all unscheduled philatelic property at the time of loss.

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ADDITIONAL CONDITIONS

LOSS TO A PAIR, SET OR PARTS (Other than Fine Arts and Jewelry):

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 the 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*** pay for the value of the part lost or damaged.

RESTORATION OF THE AMOUNT OF INSURANCE

The amount of insurance under this endorsement shall not be reduced except for a total loss of a scheduled article. If a claim is paid for total loss of a scheduled article, the unearned premium applicable to the lost article will be refunded to ***you*** or applied to the premium due on articles replacing those on which the claim was paid.

DEFINITIONS

The following definitions apply to this form.

Coin Collection means rare or current coins, medals, paper money, bank notes, tokens and money and other numismatic property, including coin albums, containers, frames, cards and display cabinets used with the collection, owned by ***you*** or in ***your*** custody or control.

Fine Arts means that ***we*** agree the amount shown for each scheduled article is its value. It is the amount ***we*** pay. In case of a loss to a pair or set, ***we*** pay the full amount of insurance for the pair or set. ***You*** will give ***us*** the remaining article(s) of the pair or set.

Furs means garments trimmed with fur or consisting principally of fur.

Sports Equipment means golf, fishing, archery, firearms and other sporting equipment not held for retail sale.

Jewelry mean that in case of a loss to a pair or set, at ***your*** option, ***we*** pay the actual cash value up to the amount of insurance for the pair or set. ***You*** will give ***us*** the remaining article(s) of the pair or set.

Musical Instruments mean ***musical instruments*** and related equipment**.**

Photographic Equipment-means cameras, projectors, films and related equipment.

Silverware, Goldware or Pewterware mean ***silverware***, silver plated ware, ***goldware***, gold plated ware and ***pewterware***.

Stamp Collection means a collection of postage stamps, covers, locals, reprints, essays, proofs and other philatelic property, including their books, pages and mountings, owned by *you* or in *your* custody or control.

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