THEFT OF HOUSEHOLD GOODS, PERSONAL EFFECTS AND

FARM
~~-~~PERSONAL PROPERTY

LIMITED TO THE COVERAGE OF HOUSEHOLD GOODS AND PERSONAL EFFECTS AND THE COVERAGE OF FARM PERSONAL PROPERTY

Refer to the Supplemental Declarations if information is not shown on this form.
For an additional premium, ***we*** provide coverage under this endorsement subject to the ***terms*** contained in the General Policy Provisions.

1. **AGREEMENT**

We are extending the coverage under ***your*** policy to include direct loss to covered property by theft or attempted theft. There must be visible evidence and proof of ***your*** loss. ***We*** cover only those items for which an amount ~~limit~~ of insurance ~~liability~~ is shown on the Declarations of ***your*** policy or on Schedules which are attached.

2. **EXCLUSIONS**

A. ***We*** do not cover:

1) theft committed by an ***insured***;
2) theft from premises where a ***residence*** is under construction until the building is completed and occupied;
3) loss of a precious or semi-precious stone from its setting;
4) theft from any part of the ***residence***, usually occupied exclusively by an ***insured***, while rented to others;
5) theft from premises which are vacant for more than 30 consecutive days immediately before the loss;
6) loss resulting from the theft or misuse of any ***credit card*** or similar device; ~~or~~
7) loss resulting from the theft of a debit card or similar device used for the deposit, withdrawal or transfer of funds;
8) loss disclosed on taking inventory;
9) loss by conversion or embezzlement; or
10) loss by escape or mysterious disappearance.

B. ***We*** do not cover theft that occurs away from the ***insured premises*** of:

l) property while on the portion of any residential premises owned, rented or occupied by an ***insured***, except for the period of time while an ***insured*** is temporarily residing there; (However, ~~(however,~~ property of a full-time student who is an ***insured*** is covered while on the portion of the residential premises occupied by the student while away at school); ~~school).~~ or
2) trailers, their equipment, campers, camper bodies, outboard motors, watercraft, and their accessories.

C. ~~(~~***We*** do not cover property which has been placed in safekeeping in a bank, trust or safe deposit company~~)~~.