SCHEDULED PERSONAL PROPERTY ENDORSEMENT

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.
We cover the classes of personal property indicated below by ~~a limit~~an amount of ~~liability~~insurance. This coverage is subject to all policy ***terms*** that apply to the property coverage unless amended by this endorsement.

Class of Personal Property	~~Limit of Liability~~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. ~~The ***insured*** agrees~~***You*** agree not to ~~accept payment for use of~~subject these items to ***business*** or professional use unless specifically permitted under this policy.
4. Musical instruments and related articles of equipment, as listed. ~~The ***insured*** agrees~~***You*** agree not to ~~accept payment for performing with~~subject these ~~instruments~~items to ***business*** or professional use unless specifically permitted under this policy.
5. Silverware, goldware, items plated with gold or silver, and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry.
6. Golfer's equipment meaning golf clubs, golf clothing and golf equipment. ***We*** cover golf balls for loss by fire or burglary provided there are visible marks of forcible entry into the building, room or locker. ~~The ***insured*** agrees~~***You*** agree not to ~~accept payment for use of~~subject these items to ***business*** or professional use unless specifically provided under this policy.
7. Fine Arts, as scheduled. This premium is based on ***your*** statement that the covered property is on the ***insured premises*** or located at:~~-~~

~~New Acquisitions: ***We*** cover other objects of art owned by the ***insured*** and acquired during the policy period for their actual cash value but to a total amount not more than 25 percent of the limit of liability shown for fine arts, and provided the ***insured*** reports these objects to ***us*** within 90 days of acquisition and pays the additional premium from the date acquired.~~

~~The ***insured*** agrees that the covered property will be packed and unpacked by competent packers.~~

8. Postage Stamps including due, envelope, official, revenue, match and medicine stamps, covers, locals, reprints, essays, proofs and other philatelic property, including their books, pages and mountings, owned by ***you*** or in ~~the~~***your*** custody or control ~~of an ***insured***~~.
9. Rare and Current Coins, medals, paper money, bank notes, tokens of money and other numismatic property, including coin albums, containers, frames, cards and display cabinets in use with such

collection, owned by ***you*** or in ~~the~~***your*** custody or control ~~of an ***insured***~~.

SCHEDULE

Article	**Description**	**~~Limit~~Amount of ~~Liability~~Insurance**

SCHEDULE

Article	**Description**	**~~Limit~~Amount of ~~Liability~~Insurance**

NEWLY ACQUIRED PROPERTY

With respect to jewelry, furs, cameras, fine arts or musical instruments, ***we*** cover newly acquired property provided that it is of a class already covered under this endorsement and for an amount not more than 25 percent of the ~~limit~~amount of ~~liability~~insurance for that class of property or $10,000, whichever is less. ~~The ***insured***~~***You*** must report this newly acquired property to ***us*** within 30 days of acquisition and pay any additional premium from the date acquired.

~~**PERILS INSURED AGAINST**~~

~~***We*** insure for all risks of physical loss to the described property unless otherwise excluded.~~

CAUSES OF LOSS

We insure the scheduled property against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by ***your*** policy.

EXCLUSIONS

In addition to the exclusions contained in the General Policy Provisions, this endorsement does not cover:

1. loss to ~~organs, covered under~~ any musical instrument~~s~~, caused by mechanical or electrical breakdown or from any servicing, repairing or maintenance operations. (***We*** pay for direct loss by fire which may result).
2. Fine Arts for:
   a. loss caused by any 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 fire, lightning, aircraft, windstorm, malicious act, theft, explosion, earthquake, flood or collision, derailment or overturn of conveyance) or
   c. loss to property on exhibit~~ion at fair grounds or premises of national or international expositions~~ unless the exhibition premises are covered by this policy.
3. Golfer's Equipment for loss to property held for ~~retail~~ sale.
4. Postage Stamps or Rare and Current Coin Collections for:
   a. fading, creasing, denting, scratching, tearing, thinning, transfer of colors, inherent defect, dampness, extremes of temperature, gradual depreciation, or any damage from handling or being worked upon;
   b. disappearance of individual stamps, coins or other articles unless the item is scheduled, with a specific ~~limit~~amount of ~~liability~~insurance shown, or if the item is mounted in a volume and the page to which it is attached is also lost;
   c. loss to property in the custody of transportation companies or shipments by mail other than registered mail;

d. theft from any unattended automobile unless being shipped as registered mail; or
e. loss to property which is not an actual part of a stamp or coin collection.

TERRITORIAL LIMITS

The described property (except Fine Arts) is covered anywhere in the world. Fine Arts are ~~not~~ covered only while ~~outside~~within the limits of the ~~Continental~~ United States, ~~Hawaii,~~ Puerto Rico or Canada.

HOW MUCH WE PAY FOR LOSS OR CLAIM

1. **Fine Arts-*We*** 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*** pay the full amount of the pair or set as shown in the schedule, and ***you*** agree to surrender the remaining article or articles of the pair or set to ***us***.
2. **Postage Stamps or Rare and Current Coin Collections**-In case of loss or damage to any scheduled item, the amount payable will be determined in accordance with paragraph 3 below.
   When coins or stamps are covered on a blanket basis, ***we*** pay the actual cash ~~market~~ value at time of loss but not more than $1000 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~~of insurance on blanket property bears to the actual cash ~~market~~ value at time of loss.
3. **Other Property**-Unless otherwise stated in this endorsement, the value of the covered property is not agreed upon but shall be ascertained at the time of loss or damage. ***We*** pay the lesser of the following amounts:
   a. the actual cash value of the property at the time of loss;
   b. the amount for which the property could reasonably be expected to be repaired or replaced (to the extent practicable) with property ~~substantially identical to the property lost or damaged~~of like kind and quality;
   c. an amount ~~not greater than the ***insured's***~~equal to ***your*** interest in the property; or
   d. the applicable ~~limit of liability~~amount of insurance.
4. **Deductible**-~~Item I.c. Deductible~~The deductible clause under **How Much *We* Pay for Loss or Claim** does not apply to coverage under this endorsement.
5. **Loss to a Pair, Set or Parts** (Other than Fine Arts):
   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.
6. **Restoration of ~~*Limit*~~the Amount of ~~*Liability*~~Insurance**-The ~~limit~~amount of ~~liability~~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.