~~PERSONAL~~ ARTICLES COVERAGE

Refer to Supplemental Declarations if information is not shown on this form.
~~The coverage under this endorsement is subject to the ***terms*** contained in the policy.~~

AGREEMENT

This form is a part of Policy No. _____.

We will provide the insurance stated in this form in return for ***your*** payment of the premium due and ***your*** compliance with all of the ***terms*** of this policy.
Named Insured: _____.

~~WHAT *WE* PAY FOR~~

CAUSES OF LOSS

We ~~cover~~insure the described property against ~~risk of direct physical loss from any external cause, unless specifically~~covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by ***your*** policy.

Class of Property	~~Limit of Liability~~Amount of insurance	Rate	Premium
	$		$
1. Bicycles, as scheduled	~~$~~		~~$~~
2. Coin Collection	~~$~~ (s), as scheduled		~~$~~
3. Fine Arts, as scheduled	~~$~~		~~$~~
4. Furs, as scheduled	~~$~~		~~$~~
5. Golfer's Equipment, as scheduled	~~$~~		~~$~~
6. Jewelry, as scheduled	~~$~~		~~$~~
7. Musical Instruments, as scheduled	~~$~~		~~$~~
8. Personal Effects	~~$~~, as scheduled		~~$~~
9. Photographic Equipment, as scheduled	~~$~~		~~$~~
10. Silverware	~~$~~, as scheduled		~~$~~
11. Stamp Collection	~~$~~ (s), as scheduled		~~$~~

SCHEDULE

Item	Complete Description	~~Limit~~ of ~~Liability~~insurance	Amount

DEDUCTIBLE

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

NEWLY ACQUIRED PROPERTY

If ***we*** cover ***Fine Arts***, ***we*** will cover newly acquired ***fine arts*** for their actual cash value up to 25% of the ~~total limit~~ amount of ~~liability~~ insurance for the objects scheduled; provided they are acquired during the policy ~~term~~period and reported to ***us*** within ~~90~~ days of when they were acquired. The additional premium is due from the date they were acquired.

If ***we*** cover ***Jewelry***, ***Furs***, ***Musical Instruments*** or ***Photographic Equipment***, ***we*** will cover any similar property acquired up to 25% of the ~~limit~~amount of ~~liability~~insurance for the class of property covered not exceeding $10,000; provided they are acquired during the policy ~~term~~period and reported to ***us*** within 30 days of when they were acquired. The additional premium is due from the date they were acquired.

We do not automatically cover newly acquired Bicycles, ***Coin Collection***s, ***Golfer's Equipment***, ***Personal Effects***, ***Stamp Collection***s and ***Silverware***. ***You*** must tell ***us*** about new property of these classes before ***we*** cover it.

WHAT *WE* DO NOT PAY FOR~~-~~

BICYCLES~~.~~

We do not cover bicycles against:

~~a~~1. rust, mechanical breakdown or malfunction; or

~~b~~2. damage from handling or being worked upon, unless caused by fire or ***explosion***.

YOU MUST REPORT ANY THEFT TO THE POLICE AS SOON AS POSSIBLE!

~~***We*** do not pay any claim of $5 or less.~~

COIN COLLECTIONS.

We do not cover ***coin collection***s against:

~~a.~~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;

~~b.~~2. disappearance of individual coins or other individual articles unless:

~~(1)~~a.

t

he item is described and scheduled with a specific ~~limit~~amount of ~~liability~~insurance; or

~~(2)~~b.

t

he item was mounted in a volume and the page to which it was attached was also lost;

~~c. loss~~3. Loss to property in the custody of transportation companies, or shipments by mail other than registered mail;

~~d~~4. theft of property from any unattended vehicle; or

~~e. loss~~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 ~~market~~ 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 property than the ~~insured limit~~amount of insurance on unscheduled property bears to the actual cash ~~market~~ value at the time of loss.

FINE ARTS~~.~~

We do not cover ***fine arts***:

~~a~~1. while outside the ~~limits~~boundaries of the ~~Continental~~ United States, ~~Hawaii,~~ Puerto Rico and Canada; or

~~b~~2. while on exhibition at fairgrounds or national or international expositions, unless those ***premises*** are ~~specifically~~specifically covered by this policy.

MUSICAL INSTRUMENTS.

We do not cover ***musical instruments*** against:

~~a~~1. mechanical or electrical breakdown or failure; or

~~b~~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.

This insurance is void if any of the instruments covered are used for compensation of more than $100 a year, unless specifically permitted under this policy.

PERSONAL EFFECTS.

We do not cover:

a1. any type of vehicle, including aircraft and boats, whether motorized or not, including their parts and accessories;
b2. money of any kind, documents of title, negotiable instruments, passports, tickets of any type and travelers checks;
c3. household furniture;
d4. animals and pets;
e5. salesmen's samples or merchandise for sale or exhibition;
f6. physicians and surgeons instruments;
g7. contact lenses or artificial teeth or limbs;
h8. theatrical property; or
i9. property specifically ~~***insured***~~covered under another class of this Coverage Section or under another policy.

We do not cover ***personal effects***:

a1. while on ***your residence premises***; or
b2. while in storage, ~~EXCEPT~~except such incidental storage as may occur while ***you*** are traveling.

We cover property with a student away at school for the risk of fire only.

We cover:

a1. ***jewelry***, watches, articles consisting in whole or in part of silver, gold or platinum; and
b2. ***furs***, or articles trimmed with or consisting principally of ***furs***;

~~BUT~~but not exceeding $100 per item and not exceeding a maximum of 10% of the ~~limit~~amount of ~~liability~~insurance in any one loss.

We do not cover against:

a1. damage from being worked upon; or
b2. breakage of items of a brittle nature unless caused by thieves, fire or an accident to a conveying vehicle.
~~c. loss~~3. Loss caused by theft of the property from any unattended vehicle (other than while in the custody of a common carrier). ***We*** do, however, cover such theft if there is visible evidence that entry was forced into a securely locked conveying vehicle, ~~BUT~~but ***we*** limit such loss to not more than 10% of the ~~limit~~amount of ~~liability~~insurance or $250, whichever is the lesser.

PHOTOGRAPHIC EQUIPMENT.

We do not cover any ***photographic equipment*** if used 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:

~~a.~~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;
~~b.~~2. disappearance of individual stamps or other individual articles unless:
~~(1)~~a.

t

he item is described and scheduled with a specific ~~limit~~amount of ~~liability~~insurance; or
~~(2)~~b.

t

he item was mounted in a volume and the page to which it was attached was also lost;
~~c. loss~~3. Loss to property in the custody of transportation companies, or shipments by mail other than registered mail;
d4. theft of property from any unattended vehicle;
~~e. loss~~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 ~~market~~ value at time of loss, ~~BUT~~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 property than the ~~insured limit~~amount of insurance on unscheduled property bears to the actual cash ~~market~~ value at the time of loss.

DEFINITIONS

The following definitions apply to this form.

Coin Collection:
By "***coin collection***", ***we*** mean 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 or in ~~the~~***your*** custody or control ~~of an ***insured***~~.

Fine Arts: ~~-~~
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 ~~limit~~amount of ~~liability~~insurance for the pair or set. ***You*** will give ***us*** the remaining ~~-~~
article(s) of the pair or set.
We do not cover ***fine arts*** against damage caused by any repairing, restoration or retouching process.

Furs:
By "***furs***," ***we*** mean garments trimmed with fur or consisting principally of fur.

Golfer's Equipment:
By "***golfer's equipment***," ***we*** mean golf clubs, golf clothing and golf equipment, not held for retail sale.
In addition, ~~-~~
your "street" clothing is covered while in a locker while ***you*** are playing golf.
We cover golf balls against fire and ~~-~~
burglary only. ~~-~~

Jewelry:
In case of a loss to a pair or set, at ***your*** option, ***we*** pay the actual cash value up to the ~~limit~~amount of ~~liability~~insurance for the ~~-~~
pair or set. ***You*** will give ***us*** the remaining article(s) of the pair or set.

Musical Instruments:
By "***musical instruments***," ***we*** mean ***musical instruments*** and related equipment.

Personal Effects:
By "***personal effects***," ***we*** mean property of the type usually carried by tourists or travelers ~~belonging to~~, owned or used by ~~an ***insured***~~***you***.

Photographic Equipment:
By "***photographic equipment***," ***we*** mean cameras, projectors, films and related equipment.

Silverware:
By "***silverware***," ***we*** mean ***silverware***, silver-plated ware, goldware, gold-plated ware and pewter ~~-~~ware.

Stamp Collection:
By "***stamp collection***," ***we*** mean a collection of postage stamps, covers, locals, ~~reprinted~~reprints, essays, proofs and other philatelic property, including their books, pages and mountings, owned by or in ~~the~~***your*** custody or control ~~of an ***insured***~~.