~~TOOLS~~RADIO AND TELEVISION TOWERS AND EQUIPMENT ~~COVERAGE~~FLOATER

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 ~~endorsement forms a~~ form is part of ~~the policy identified below:~~

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~~

~~***We*** cover the described property against risk of direct physical loss from the following perils:~~
~~(a) fire; lightning (meaning thereby the commonly accepted use of the term lightning);~~
~~(b) cyclone, tornado, windstorm;~~
~~(c) collision, derailment or overturning of conveyances while the ***insured*** property is being transported thereon;~~
~~(d) collapse of bridges or culverts;~~
~~(e) perils of the seas, lakes, rivers or inland waters while on ferries only;~~
~~(f) theft (each loss shall be adjusted separately and from each such adjusted loss the sum of $10.00 shall be deducted).~~

CAUSES OF LOSS

We insure the described towers, antennae, transmitting and broadcasting equipment including television cameras, video and audio equipment, monitor and switching equipment, mobile equipment and power feed equipment against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by ***your*** policy.

SCHEDULE

Description of Property	~~Limit~~Amount of Insurance
Unscheduled Transmission and Broadcasting Equipment	
Total $	.

DEDUCTIBLE

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

WHAT *WE* DO NOT PAY FOR

~~***We*** do not cover:~~

~~(a) wear and tear, gradual depreciation, moth, vermin, or inherent vice or defect;~~

~~(b)~~ 1. loss or damage ~~by theft~~ to ~~property:~~

~~1. caused by the dishonesty of anyone in the immediate employ (whether or not occurring during hours of employment), service or household of the assured, nor by the infidelity of any person or persons to whom said articles may be entrusted;~~

~~2. left overnight in any unattended premises under construction, unless all doors and windows are securely fastened or locked, or the ***insured*** property is placed in a locked room, closet, or storage shed;~~

~~3. left in motor~~ vehicles~~:~~ designed for highway use, watercraft and aircraft;

~~(a) overnight, unless such motor vehicles are properly locked and garaged in a public or locked private garage; or~~2. loss or damage to money, including coins, notes, travelers checks and jewelry, watches, precious and semi-precious stones and fur;

~~(b) when left unattended at any other time, unless the doors and ignition are locked, the keys removed, the windows properly closed and secured and the ***insured*** property is in the locked portion of the motor vehicle~~3. loss or damage caused by infidelity, mysterious disappearance and loss disclosed on taking inventory;

~~(c) breakage of glass or articles of a brittle nature unless such breakage is caused by fire, burglary, theft, the collision, derailment or overturning of a transporting vehicle, or the stranding, sinking or collision of a transporting vessel;~~

~~(d) loss or damage occasioned by explosion unless fire ensues and then for loss by fire only;~~

~~(e)~~ 4. loss or damage caused by dampness or extremes of temperature including expansion or contraction of towers unless total collapse occurs;

5. loss or damage caused by ~~short circuit or other electrical disturbance of any kind (exclusive of lightning) within any electrically equipped unit unless fire ensues and then for loss or damage from fire only~~earth movement and/or volcanic action;

~~(f) loss or damage caused by mysterious or unexplained disappearance or any other unaccountable loss where there is no evidence that the loss was occasioned by a peril specifically insured against;~~

~~(g) loss~~ 6. Loss or damage caused by artificially generated electrical currents;

7. Loss or damage caused by ~~or resulting from:~~refinishing, renovating or repairing processes or mechanical breakdown or faulty manufacture; and

8. loss or damage to foundations of towers or other apparatus which is below the surface of the ground.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

The following conditions apply in addition to those shown under How Much ***We*** Pay For Loss Or Claim.

COINSURANCE CLAUSE.

We require that the amount of insurance be maintained at 100% of the actual cash value of the scheduled property insured at all times.

We will not be liable for a greater proportion of any loss to the scheduled property than the applicable amount of

insurance bears to 100% of the actual cash value of the scheduled property at the time of loss.

CONDITIONS.

1. ~~hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack:~~***We*** will not be liable in any one ***occurrence*** for more than the lesser of the amount of insurance set out in this endorsement or the actual cash value of the property at the time of loss.

~~(a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or~~

~~(b) by military, naval or air forces; or~~

~~(c) by an agent of any such government, power, authority or forces;~~

~~2. any weapon of war employing atomic fission or radioactive force whether in time of peace or war;~~

~~3. insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an ***occurrence***, seizure or destruction under quarantine or customs regulations, confiscation by order of any government of public authority, or risks of contraband or illegal transportation or trade.~~

~~***Loss to parts***.~~

2. In the presence of other insurance applying to property covered under this endorsement, this insurance shall apply only as excess over such other insurance.
3. If there is ~~a~~ loss to any part of an item which consists of several parts when complete, ***we*** are only liable for the actual cash value of the part. The loss is not considered a total loss of the item.
4. This endorsement applies to scheduled property only while it is located within the United States of America or Canada.