FINE ARTS COVERAGE

Refer to the Supplemental Declarations if information is not shown on this form.

~~The coverage under this endorsement is subject to the ***terms*** contained in the General Policy Provisions.~~

AGREEMENT

This form is ~~a~~ part of ~~Policy No.~~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.
~~excluded.~~

SCHEDULE

Item	Description	~~Limit~~Amount of Insurance

Total $.

Coverage for Breakage.

☐ ***We*** cover breakage if an "X" is shown in the box.

DEDUCTIBLE

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

NEWLY ACQUIRED PROPERTY

You may apply up to 25% of the ~~limit~~amount of insurance to newly acquired property of similar type.

This extension of coverage ceases:

1. on the date more specific insurance takes effect;
2. 30 days from the date of acquisition of the property;
3. on the date the value of such property is reported to ***us***; or
4. on the date this coverage is terminated;

whichever occurs first.

Replacement of ~~*Scheduled*~~Described Property~~:~~.

We cover any replacement of ~~scheduled~~described property for the ~~limit~~amount of insurance of the ~~scheduled~~described item at the time of loss.

The ~~limit~~amount of insurance shown for the ~~scheduled~~described property that has been replaced applies to the replacement property.

WHAT *WE* DO NOT PAY FOR

We do not cover loss caused by:

1~~)~~. dampness or extremes of temperature;
2~~)~~. any refinishing, renovating or repairing process;
3~~)~~. mechanical breakdown or faulty manufacture;
4~~)~~. rust, fouling or explosion of firearms;
5~~)~~. theft 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 the entry was forced into a securely locked conveying vehicle;
6~~)~~. breakage, marring, scratching, tearing or denting unless caused by: fire, lightning, aircraft, windstorm, explosion, vandalism, theft, attempted theft, riot, strike, collapse of building, or accident to a conveying vehicle;
7~~)~~. any dishonest act by ~~an ***insured, insured's***~~***you*** or ***your*** employee(s), or persons (other than common carriers) entrusted with the property;
8~~)~~. insects, vermin or other animals;
9~~)~~. wear and tear; or
10~~)~~. earthquake and flood.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

The following provision applies in addition to any other provisions under **How Much *We* Pay For Loss or Claim~~:~~:**

We do not pay a greater proportion of any loss than the ~~limit~~amount of insurance for the item(s) bears to the actual cash value at the time of loss.