MUSICAL INSTRUMENTS

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. _____.
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

Description	Limit of Insurance
	Total $ _____

_____.

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 of insurance to newly acquired instruments.
This extension of coverage ceases:

1. on the date more specific insurance takes effect;
2. 30 days from the date of acquisition of the instrument;
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.

WHAT *WE* DO NOT PAY FOR

We do not pay for:

1. ~~loss~~Loss or damage caused by wear and tear, gradual deterioration, insects, vermin, or inherent vice;

2. ~~loss~~ Loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or ~~uncontrolled~~uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the ~~peril(s)~~ causes of loss insured against in this policy; however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is ~~insured~~covered against by this policy;
3. ~~loss~~Loss or damage caused by or resulting from:
   a) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack by:
      ~~(~~i1) any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces;
      ~~(ii~~2) military, naval or air forces; or
      ~~(iii~~3) an agent of any such government, power, authority or forces;
   b) any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
   c) 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 or public authority, or risks of contraband or illegal transportation or trade.