

SCHEDULED PERSONAL PROPERTY

(The information required below may be shown on the "declarations".)

"We" cover the classes of personal property indicated below by a "limit". This coverage is subject to all policy "terms" that apply to property coverage unless amended by this endorsement.

Class of Personal Property	Limit	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 scheduled. The "insured" agrees not to accept payment for use of these items unless specifically permitted under this policy.	\$ _____	\$ _____
4. Musical instruments and related articles of equipment, as scheduled. The "insured" agrees not to accept payment for performing with these instruments 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. Golfers' equipment, meaning golf balls, clubs, bags, golf clothing, and other golfing equipment. It includes street clothes kept in a locker while an "insured" is golfing.	\$ _____	\$ _____
7. Fine Arts, as scheduled. This premium is based on "your" statement that the covered property is on the "insured premises" or located at _____ _____	\$ _____	\$ _____
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 or in the 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 or in the custody or control of an "insured".	\$ _____	\$ _____
10. Bicycles, as scheduled.	\$ _____	\$ _____

Article

Description

Limit

PROPERTY COVERED

"We" cover those items for which a limit is shown on the schedule.

EXTENSIONS OF COVERAGE

"We" cover items acquired during the policy period as follows, but only if "we" already cover the class of property:

1. **Fine Arts** -- "We" cover these items for a period of up to 90 days after they are acquired. "You" must provide "us" with a complete description of each item within this 90-day period and pay the additional premium.

"We" cover these items for their actual cash value. The most that "we" pay for such items is 25% of the "limit" shown for fine arts.

2. **Jewelry, Furs, Musical Instruments, and Cameras and Related Equipment** -- "We" cover these items for a period up to 30 days after they are acquired. "You" must provide "us" with a complete description of each item within this 30-day period and pay the additional premium.

"We" cover these items for their actual cash value. The most that "we" pay for all such items will be the smaller of the following:

- a. 25% of the "limit" shown for the class of property that the item belongs to; or
- b. \$10,000 for each class.

3. This coverage ends at the earliest of the following:

- a. when the newly acquired items are reported to "us";
 - b. the end of the reporting period that applies; or
 - c. the expiration date of this coverage.
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PROPERTY EXCLUDED

"We" do not cover:

1. coins and stamps while they are shipped by mail. "We" do cover these items when they are shipped by registered mail.
 2. fine arts that are on display at fairgrounds or at a national or international exposition unless these locations are shown for this coverage.
 3. golfers' equipment that is held for sale.
 4. musical instruments or photographic equipment used professionally.
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PERILS COVERED

Except for golf balls, "we" cover direct physical loss to covered property unless the loss is caused by a peril that is excluded. The loss must be due to an external cause.

"We" cover direct physical loss to golf balls caused by fire or burglary.

PERILS EXCLUDED

"We" do not pay for a loss if one or more of the perils excluded below apply to the loss. Such losses are excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded peril.

1. The following exclusions apply to all covered property.
 - a. "We" do not pay for loss caused by or that results from:
 - 1) war. This means:
 - a) declared war, undeclared war, civil war, insurrection, rebellion, or revolution;
 - b) a warlike act by a military force or by military personnel;
 - c) the destruction, seizure, or use of the property for a military purpose; or
 - d) the discharge of a nuclear weapon even if it is accidental.
 - 2) civil authority. This means:
 - a) seizure or destruction under quarantine or customs regulations;
 - b) risks of contraband or illegal transportation or trade; or
 - c) confiscation or destruction by order of a government or public authority. "We" do pay for loss which results from acts of a civil authority to prevent the spread of fire.
 - 3) nuclear hazard. This means nuclear reaction, nuclear radiation, or radioactive contamination whether controlled or uncontrolled. "We" do not pay for a loss that results from these perils even if it is caused by, contributed to, or aggravated by a

peril covered by this policy. A loss caused by these perils will not be considered to be a loss caused by fire, explosion, or smoke. "We" do cover loss caused by a fire that results from the nuclear hazard.

- b. "We" do not pay for a loss that results from and which is confined to the following perils:
 - 1) normal wear and tear of covered property;
 - 2) gradual deterioration of covered property;
 - 3) hidden or latent defect in covered property;
 - 4) a quality, fault, or weakness in covered property that causes it to damage or destroy itself; or
 - 5) insect or vermin damage to covered property.
2. The following additional exclusions apply only to the indicated classes of property.
 - a. Bicycles -- "We" do not pay for loss caused by or that results from:
 - 1) corrosion or rust.
 - 2) the actual work on or handling of the bicycles or a process to repair, adjust, service, or maintain them.
 - b. Coins and Stamps -- "We" do not pay for loss caused by or that results from:
 - 1) the mysterious disappearance of individual coins or stamps from a collection. "We" do cover loss caused by this peril if the item is:
 - a) described on the "declarations"; or
 - b) mounted in a volume if the page to which the item is attached is also missing.
 - 2) theft from an unattached vehicle. "We" do cover theft from an unattended vehicle while the coins or stamps are being shipped as registered mail.

- 3) dampness.
 - 4) extremes of temperature.
 - 5) fading, creasing, scratching, denting, tearing, or thinning.
 - 6) transfer of colors.
 - 7) the handling of or working on the coins or stamps.
- c. Fine Arts -- "We" do not pay for loss or damage caused by or that results from:
- 1) a process to repair, retouch, restore, adjust, service, or maintain the covered fine arts. If a fire or explosion results, "we" do cover the loss caused by the fire or explosion.
 - 2) breakage of: art glass windows, statuary, marbles, glassware, bric-a-brac, porcelains, or similar fragile items. "We" do cover breakage if it is caused by fire; lightning; windstorm; hail; earth movement; sinkhole collapse; volcanic action; flood; explosion; sonic boom; smoke; aircraft; spacecraft; self-propelled missiles; falling objects; vehicles, including an accident to a transporting vehicle; strike; riot; civil commotion; vandalism; theft; attempted theft; sprinkler leakage; weight of ice, sleet, or snow; or the collapse of a building or structure unless the collapse is caused by an excluded peril.

TERRITORY WHERE COVERAGE APPLIES

1. **Fine Arts** -- Coverage applies only while the property is in the United States, its territories and possessions, Canada, or Puerto Rico. This includes property in transit except to or from Alaska, Hawaii, or Puerto Rico.
2. **All Other Property** -- Coverage applies while the property is anywhere in the world.

HOW MUCH WE PAY

1. **Fine Arts** -- "We" pay the "limit" 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 "limit" 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 item 3. below.

When coins or stamps are covered on a blanket basis, "we" pay the cash market value at the time of loss but not more than \$1,000 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 "limit" shown on the schedule for the blanket property bears to the cash market value at the 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 determined 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 practical) with property substantially identical to the property lost or damaged;
 - c. an amount not greater than the "insured's" interest in the property; or
 - d. the applicable "limit".

4. **Deductible** -- The deductible provision under How Much We Pay For Loss or Claim does not apply to coverage under this endorsement.
5. **Loss to a Pair or Set (Other than Fine Arts)** -- In case of a loss to a pair or set, "we" may elect to:
 - a. repair or replace any part to restore the pair or set to its value before the loss; or
 - b. pay the difference in the actual cash value of the pair or set just before the loss and the actual cash value just after the loss.
6. **Loss to Parts (Other than Fine Arts)** -- If there is a loss to a part of an item that consists of several parts when it is complete, "we" pay only for the value of the lost or damaged part or the cost to repair or replace it.
7. **Restoration of Limit** -- The "limit" under this endorsement will 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.

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