

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

SCHEDULED PERSONAL PROPERTY COVERAGE

We will cover direct physical loss to the classes of covered personal property for which an amount of insurance and premium is indicated, unless the loss is caused by a peril that is excluded. This coverage is subject to the Provisions and Exclusions in this endorsement and the Definitions and Conditions of the policy to which this endorsement is attached.

Refer to the attached Scheduled Personal Property Schedule or Declaration Page for a complete listing of items covered.

DEFINITIONS

1. Furs – means furs, fur garments, garments trimmed with fur or that consist principally of fur.
2. Cameras – means cameras, projectors, lenses, screens, films, filters, and related equipment, microscopes, telescopes, and binoculars.
3. Musical Instruments – means instruments, sheet music, music stands, cases, and related equipment.
4. Silverware – means gold, silver, and pewterware and items which are plated with gold or silver. This does not include pens, pencils, flasks, smoking implements or jewelry that are made of or plated with gold, silver, or pewter.
5. Golfers Equipment – means golf balls, clubs, bags, golf clothing and other golfing equipment. It includes street clothes kept in a locker while an **insured** is golfing.
6. Postage Stamps – include due, envelope, official, revenue, match and medicine stamps, covers, locals, reprints, essays, proofs and other philatelic property owned by or in the custody or control of the **insured**. This includes books, albums, pages, and mountings used with the collection.
7. Rare and Current Coins – include medals, paper money, bank notes, tokens of money or other numismatic property owned by or in the custody or control of the **insured**. Also includes albums, containers, frames, cards and display cabinets used with the collection.
8. Electronic Data Processing Equipment including Data and Media – Data Processing Equipment means a network of machine components capable of accepting information, processing it according to a plan and producing the desired results.

Data means facts, concepts or instructions converted to a form usable in data processing operations, including computer programs.

Media means materials on which data are recorded, such as magnetic tapes, disk packs, paper tapes and cards.

Coverage for loss to Data or Media will include expenses incurred by you to research and obtain data necessary to reproduce, replace or restore your farm or household operations records.

EXCLUSIONS

We do not cover loss resulting directly or indirectly from:

1. Wear and tear; marring or scratching; deterioration; inherent vice; latent defect; mechanical breakdown, faulty manufacture or design; rust; mold; wet or dry rot; contamination; birds; vermin; rodents, insects or domestic animals; dampness of atmosphere, or extremes of temperature.
2. Theft, wrongful conversion, secretion or infidelity of any **insured**, any employee of any **insured** or any person to whom the covered property is entrusted.
3. Nuclear action, meaning nuclear reaction, radiation, radioactive contamination or discharge of a nuclear weapon even if accidental, or any consequence of any of these. Loss caused by nuclear action is not considered loss by perils of Fire, Explosion or Smoke.

Direct loss by Fire resulting from nuclear action is covered.

4. War (declared or undeclared), civil war, insurrection, rebellion or revolution.
5. Civil Authority meaning seizure or destruction under quarantine or customs regulations, risk of contraband or illegal transportation or trade; or confiscation or destruction by order of a governmental or public authority. **We** do pay for loss which results from acts of a civil authority to prevent the spread of fire.
6. As to Fine Arts, Antiques, and Collectibles
 - a. Damage caused by any repairing, restoration or retouching process;
 - b. Breakage of art glass windows and similar fragile articles unless caused by fire, lightning, aircraft, theft or attempted theft, cyclone, tornado, windstorm, earthquake, flood, explosion, malicious damage or collision, derailment or overturn of conveyance;
 - c. Loss to property on exhibition at fair grounds or on the premises of any national or international exposition unless the premises are covered by this policy.

Exclusion **6.b.** does not apply if fine arts and antiques are scheduled to include glass breakage.

7. As to Postage Stamps or Rare and Current Coin Collections:
 - a. Fading, creasing, denting, scratching, tearing, thinning, transfer of colors, inherent defect, dampness, extremes of temperature, gradual depreciation, or any damage from handling or while being worked upon;
 - b. Mysterious disappearance of individual stamps, coins or other articles unless scheduled with a specific amount of insurance, or mounted in a volume, and the page to which it is attached is also lost;
 - c. Loss to property in the custody of transportation companies; nor shipments by mail unless by registered mail;
 - d. Theft from any unattended automobile except while being shipped by registered mail;
 - e. Loss to any property which is not an actual part of a stamp or coin collection.
8. As to Guns and Equipment used with Guns: fouling or explosion of firearms.
9. As to Golf Carts, Boats (including motors, trailers, and miscellaneous equipment), Snowmobiles, All-Terrain Vehicles, and Tools Used in Business, Trade or Profession: damage caused by any repairing, adjusting, servicing or maintenance operation, unless fire ensues and then only for the damage caused by the ensuing fire.
10. As to Tools Used in Business, Trade or Profession:
 - a. Breakage, unless caused by any of the following perils: fire, lightning, aircraft, theft or attempted theft, cyclone, tornado, windstorm, earthquake, flood, explosion, malicious damage or collision, derailment or overturning of conveyance;
 - b. Loss by disappearance; loss or shortage disclosed upon taking inventory; or unexplained loss;
 - c. Any electrical injury or disturbance to electrical appliances, devices or wiring from artificial causes unless fire ensues, and if fire does ensue, **we** shall be liable only for **our** proportion of loss caused by the ensuing fire.

SPECIAL PROVISIONS

1. Fine Arts, Antiques, and Collectibles: **You** agree that the property will be packed and unpacked by competent packers. **We** will pay the amount 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** agree to pay **you** the full amount of the set as shown in the schedule and **you** agree to surrender the remaining article or articles of the set to **us**.
2. Golfers' Equipment: **We** cover golf balls for loss by fire or burglary provided there are visible marks of forcible entry into the building, room or locker.
3. Musical Instruments: **You** agree that these instruments will not be played for pay unless an additional premium is paid to **us**.
4. Cameras: **You** agree that cameras will not be used for pay unless an additional premium is paid to **us**.

5. Postage Stamps and Rare and Current Coins: In case of loss to any scheduled item, **we** shall pay **you** in accordance with How Much We Pay For Loss Or Claim provisions.

When coins or stamps are covered on a blanket basis, **we** shall pay the cash market value at 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 pair, strip, block, series sheet, cover, frame or card.

We shall not pay a greater proportion of any loss on blanket property than the amount insured on blanket property bears to the cash market value at time of loss.

6. Golf Carts, Boats (including motors, trailers and miscellaneous equipment), Snowmobiles and All-Terrain vehicles: **We** do not cover loss resulting directly from or indirectly from:

- a. Use as a public or livery conveyance for carrying passengers for pay;
- b. Rental to others;
- c. Use in any illicit or prohibited activity;
- d. Entry in any official race or speed test.

7. How Much We Pay For Loss Or Claim: The smallest of the amounts shown below is the most **we** will pay for a loss:

- a. The **actual cash value** of the covered property at the time of loss;
- b. The cost to repair or replace that part of the covered property with property of like kind and quality; less depreciation. Depreciation also applies to labor and materials;
- c. The amount of **your** insurable interest in the covered property; or
- d. The applicable limits of insurance.

The amount paid shall be adjusted by the deductible shown on the declarations page. The deductible shall apply on a per occurrence basis.

8. Loss To A Pair, Set, Or Parts Other Than Fine Arts: **We** may repair or replace any part of the pair or set to restore it to its value before the loss, or **we** may pay the difference between the **actual cash value** of the property before and after the loss.

In the event of a loss to any part of covered property, consisting of several parts when complete, **we** shall pay for the value of the part lost or damaged.