



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VALUABLE ITEMS BLANKET COVERAGE ENDORSEMENT

For an additional premium, we cover the classes of personal property indicated by an amount of insurance on your Declarations Page.

Classes of Personal Property: Definitions

1. "Jewelry" means individually owned articles of personal adornment composed, at least partially, of:
 - a. silver,
 - b. gold,
 - c. platinum,
 - d. or other precious metals or alloys,whether or not containing pearls, jewels, or, precious or semi-precious stones.
2. "Silverware" means individually owned:
 - a. silverware,
 - b. silver-plated ware,
 - c. gold ware,
 - d. gold-plated ware, and
 - e. pewter-ware,but excluding pens, pencils, flasks, smoking implements, watches, coins, medals or jewelry.
3. "Fur" means furs and garments trimmed with fur or consisting principally of fur.
4. "Fine Arts" means:
 - a. paintings,
 - b. etchings,
 - c. pictures,
 - d. tapestries, and
 - e. other bona fide works of art, rarity, historical value or artistic merit.
5. "Cameras" means:
 - a. cameras,
 - b. projection machines,
 - c. films, and
 - d. related articles of equipment.
6. "Computer Equipment" means hardware and related equipment such as:
 - a. computers,
 - b. monitors,
 - c. printers,
 - d. modems, and
 - e. computer programs and media purchased from a commercial source.
7. "Musical Instruments" means:
 - a. musical instruments,
 - b. carrying or storage cases, and
 - c. music stands and related equipment.
8. "China and Crystal" means ceramic ware or porcelain dinnerware and crystal comprised of clear colorless glass of superior quality.
9. "Firearms" means any personal or recreational firearms lawfully owned, scopes and other miscellaneous "firearms" property such as ammunition, clips, tripods, carrying cases, holsters and lockable firearm cabinets and safes.

Perils Insured Against

We insure against risks of direct loss to property described only if that loss is a physical loss to property; however, we do not insure loss caused by any of the following:

1. Wear and Tear, gradual deterioration or inherent vice.
2. Insects or vermin.
3. War, including the following and any consequence of any of the following:
 - a. Undeclared war, civil war, insurrection, rebellion or revolution;
 - b. Warlike act by a military force or military personnel; or
 - c. Destruction, seizure or use for a military purpose.Discharge of a nuclear weapon will be deemed a warlike act even if accidental.
4. Nuclear Hazard, to the extent set forth in the Nuclear Hazard Clause of **Section I- Conditions** in the basic policy.
5. If "Fine Arts" are covered:
 - a. Repairing, restoration or retouching process;
 - b. Breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. We cover loss by breakage if caused by:
 - (1) Fire or lightning;
 - (2) Explosion, aircraft or collision;
 - (3) Windstorm, earthquake or flood;
 - (4) Malicious damage or theft;
 - (5) Derailment or overturn of a conveyance.

We do not insure loss, from any cause, to property on exhibition at fair grounds or premises of national or international expositions unless the premises are covered by this policy.

6. As respects to "Computer Equipment", loss or damage to any data programmed or generated by "you."
7. Loss to articles separately described and specifically insured under this policy or any other insurance.
8. Loss or damage to property used in a profession or "business."

Limit of Liability

1. The most we will pay in any one occurrence is the limit of liability for the class or classes of personal property indicated by an amount of insurance on your Declarations Page.
2. The most we will pay in any one occurrence for loss of an individual item is \$10,000, except for computer programs or media used in connection with "Computer Equipment" is limited to \$500. This limit does not increase the limit of liability shown on the Declarations Page for this endorsement.

Conditions: Loss Settlement

1. The value of the property insured is not agreed upon but will be determined at the time of loss or damage. We will not pay more than the least of the following amounts:
 - a. The Actual Cash Value of the property at the time of loss or damage;
 - b. The amount for which you could reasonably expect to have the property repaired to its condition immediately prior to the loss;
 - c. The amount for which you could reasonably expect to replace the article with one substantially identical to the article lost or damaged; or
 - d. The amount of insurance.
2. Loss to a Pair or Set (Does not apply to "Fine Arts"). In case of 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 between the actual cash value of the property before and after the loss.
3. Parts (Does not apply to "Fine Arts"). In case of loss to any part of covered property, consisting of several parts when complete, we will pay for the value of the part lost or damaged.

Deductible

No deductible applies to this coverage.

Other Insurance

If a loss under this coverage is also covered under **Coverage C** of this policy, such insurance under **Coverage C** shall be excess. The **Section I** deductible shown on the Declarations Page shall apply only to the excess coverage.

All other conditions and provisions of this policy apply.