



ENDORSEMENT NO. HO-160

**Effective
July 8, 1992**

SCHEDULED PERSONAL PROPERTY

Class of Scheduled Personal Property	Amount of Insurance	Rate	Premium
1. Jewelry, as scheduled below.	\$	\$	\$
2. Furs and garments trimmed with fur or consisting principally of fur, as scheduled below.			
3. Cameras, projection machines, films and related equipment, as scheduled below.			
4. Musical instruments and related articles of equipment, as scheduled below. You agree not to perform with these instruments for pay unless an additional premium is charged. Teaching activities in a residence shall not be considered performing with these instruments for pay.			
5. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry.			
6. Golfer's equipment, meaning golf clubs, golf clothing and other golf equipment. This includes your other clothing while contained in a locker when you are playing golf.			
7. Fine Arts, as scheduled below. This premium is based on your statement that the property insured is located at the following address(es):			
7a. For an additional premium, included under Fine Arts, paragraph 3.d. (2) under Perils Insured Against is deleted for the articles marked with a double asterisk (**) in the schedule below.			
8. Stamp Collections.			
9. Coin Collections.			

SCHEDULE

<u>Article</u>	<u>Description</u>	<u>Amount of Insurance</u>

For an additional premium, we cover the classes of scheduled property for which an amount of insurance and premium are shown above. The provisions of this endorsement apply only to the property scheduled under this endorsement. In addition, the provisions of the policy not in conflict with any provision of this endorsement, will apply, except SECTION I PERILS INSURED AGAINST, SECTION I DEDUCTIBLES, SECTION I EXTENSIONS OF COVERAGE AND SECTION I EXCLUSIONS.

**Prescribed by the State Board of Insurance
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1. **NEWLY ACQUIRED PROPERTY.**

We cover newly acquired property of a class of scheduled property already insured for up to 25% of the amount of insurance for that class of property. You must:

- a. report the newly acquired property to us within 90 days; and
- b. pay the additional premium from the date acquired.

This coverage will cease to apply if you have not reported the newly acquired property within the 90 days.

2. **PERILS INSURED AGAINST.**

We insure against all risks of loss or damage to property described in this endorsement unless otherwise excluded under the Exclusions.

3. **EXCLUSIONS.**

- a. We do not cover loss caused by wear and tear, gradual deterioration, moths, vermin or inherent vice.
- b. We do not cover loss resulting directly or indirectly from:
 - (1) War. This includes undeclared war, civil war, insurrection, rebellion, revolution, warlike act by military personnel, destruction or seizure or use for a military purpose, and any consequence of these. Discharge of a nuclear weapon will be deemed a warlike act even if accidental.
 - (2) Nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused. We cover direct loss by fire resulting from nuclear reaction, radiation or radioactive contamination.
- c. We do not cover loss caused by the destruction of property by order of governmental authority.
But we do cover loss caused by acts of destruction ordered by governmental authority taken at the time of a fire to prevent its spread, if the fire would be covered under this policy.
- d. If Fine Arts are insured, we do not cover loss to fine arts caused by or resulting from:
 - (1) repairing, restoration or retouching process.
 - (2) breakage of statuary, marbles, glassware, bric-a-brac, porcelains and similar fragile articles, unless breakage is caused by:
 - (a) fire, lightning or explosion;
 - (b) windstorm, earthquake, or flood;
 - (c) aircraft;
 - (d) vandalism or malicious mischief, theft or attempted theft;
 - (e) collision, derailment or overturn of conveyance.
 - (3) any cause, to property on exhibition at fair grounds or premises of national or international expositions, unless the premises are covered by this policy.
- e. We do not cover loss to golf balls unless caused by:
 - (1) fire.
 - (2) burglary, provided there are visible marks of forcible entry into the building, room or locker.
- f. If stamp collections or coin collections are insured, we do not cover loss to stamp collections or coin collections caused by:
 - (1) fading, creasing, denting, scratching, tearing or thinning.
 - (2) transfer of colors, inherent defect, dampness, extremes of temperature or gradual depreciation.
 - (3) being handled or worked on.
 - (4) the mysterious disappearance of individual stamps, coins or other articles unless the item is:
 - (a) described and scheduled with a specific amount of insurance; or
 - (b) mounted in a volume and the page it is attached to is also lost.
 - (5) any cause, to property in the custody of transportation companies or shipment by mail other than registered mail.
 - (6) theft of covered property from any unattended automobile except while such property is being shipped by registered mail.
 - (7) any cause, to property not part of a stamp or coin collection.

4. **TERRITORIAL LIMITS.**

We cover the described property anywhere in the world. However, Fine Arts are covered only within the United States and Canada.

5. **SPECIAL PROVISIONS.**

- a. Fine Arts. You agree that the covered property will be packed and unpacked by competent packers.
- b. Stamp Collections, including the following owned by you or in your custody or control:
 - (1) due, envelope, official, revenue, match and medicine stamps;
 - (2) covers, locals, reprints, essays, proof and other philatelic property; or
 - (3) books, pages and mountings of items in (1) and (2) above.
- c. Coin collections, including the following owned by you or in your custody or control:
 - (1) medals, paper money, bank notes;
 - (2) tokens of money and other numismatic property; or
 - (3) coin albums, containers, frames, cards and display cabinets in use with the collection.

6. **CONDITIONS.**

- a. **LOSS CLAUSE.** The amount of insurance under this endorsement will not be reduced except for a total loss of a scheduled article. If we pay a claim for a total loss of one or more scheduled articles, we will:
 - (1) refund the unearned premium applicable to such article(s); or
 - (2) apply the unearned premium to the premium due for the replacement to the scheduled article(s).
- b. **LOSS SETTLEMENT.** Covered property losses are settled as follows:
 - (1) **Jewelry and Fine Arts:** We will pay the amount shown for each scheduled article which is agreed to be the value of the article.

In case of a total loss to an article or articles which are part of a pair or set, we will pay the full amount shown for the scheduled pair or set. If we pay the full amount scheduled for the pair, you must give us the remaining article or articles of the pair or set.
 - (2) **Coin or Stamp Collections:**
 - (a) For any one stamp, coin or other article individually scheduled, we will pay up to the amount shown for the individually scheduled article.
 - (b) For any pairs, strips, blocks, series, sheets, covers, frames, cards or similar property we will pay as follows:
 - i. for a total loss, up to the amount shown for the scheduled pairs, strips, blocks, series, sheets, covers, frames, cards or similar articles.
 - ii. for a partial loss, up to the cash market value of the whole set at the time of the loss, less the cash market value of the remainder of the set.

However, if the amount scheduled is less than the cash market value, we will not pay more than the proportion that the amount scheduled bears to the cash market value.
 - (c) For property not provided for in (a) or (b) above we will not pay more than:
 - i. the actual cash market value of the property at the time of loss; or
 - ii. \$1,000 on unscheduled numismatic property; or
 - iii. \$250 on any one stamp, coin or other individual article or any one pair, strip, block, series, sheet, cover, frame, card or similar article.
 - (d) For property not specifically scheduled, we will not pay more than the proportion that the total amount shown on all unscheduled property bears to the actual cash market value of all unscheduled property at the time of the loss.