

## COVERAGE G – BLANKET VALUED ITEMS ENDORSEMENT

For an additional premium, we cover the classes of valued items indicated by an amount of insurance in the declarations or in the schedule of this endorsement. This coverage is subject to the DEFINITIONS, Section I CONDITIONS, Sections I and II CONDITIONS and all provisions of this endorsement. Section I EXCLUSIONS do not apply to Coverage G.

### SCHEDULE

	Amount of Insurance	Premium
1. Jewelry	\$	\$
2. Furs	\$	\$
3. Cameras	\$	\$
4. Musical Instruments	\$	\$
5. Silverware	\$	\$
6. Golfer's Equipment	\$	\$
7. Fine Arts	\$	\$
8. Guns	\$	\$
9. China/Crystal	\$	\$
10. Home Computers	\$	\$
<b>TOTAL</b>		<b>\$</b>

### A. CLASSES OF VALUED ITEMS

1. "Jewelry" means individually owned articles of personal adornment composed in whole or in part of silver, gold, platinum or other precious metals or alloys, whether or not containing pearls, jewels, or precious or semi-precious stones.
2. "Furs" means furs, imitation furs, fur rugs and garments trimmed with fur or consisting principally of fur.
3. "Cameras" means cameras, projection machines, home video cameras, play-back recorders and related items such as carrying cases, films, lenses, filters, light meters, and tripods.
4. "Musical Instruments" means musical instruments and related items such as sheet music, stands, carrying cases and straps used with musical instruments.
5. "Silverware" means individually owned silverware, silver-plated ware, goldware, gold-plated ware and pewterware. It does not include jewelry, watches, coins or medals.
6. "Golfer's Equipment" means golf clubs, golf clothing and golf equipment, but this does not include golf balls.
7. "Fine Arts" means private collections of paintings, etchings, pictures, tapestries and other bona fide works of art. Fine Arts also means items of rarity, historical value or artistic merit. This includes valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass and bric-a-brac.
8. "Guns" means firearms, scopes and related items such as clips, tripods, carrying cases, and holders used with firearms, but this does not include ammunition.
9. "China/Crystal" means ceramic ware or porcelain dinnerware and crystal comprised of clear, colorless glass of superior quality.
10. "Home Computers" means electronic home information and entertainment hardware, data storage media, purchased preprogrammed software packages and miscellaneous electronic processing equipment used in connection with home computers. Data storage media includes tape cassettes, floppy and hard disks, as well as purchased preprogrammed software packages.

## B. PERILS INSURED AGAINST

We insure against risks of direct loss to the classes of property described only if that loss is a physical loss of property.

## C. EXCLUSIONS

### 1. We do not insure loss caused by any of the following:

- a. Wear and tear, gradual deterioration or inherent vice.
- b. Insects or vermin.
- c. War, including the following and any consequence of any of the following:
  - 1) undeclared war, civil war, insurrection, rebellion or revolution;
  - 2) warlike act by a military force or military personnel; or
  - 3) destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

- d. Nuclear Hazard, to the extent set forth in the Nuclear Hazard Clause of Section I – CONDITIONS.
- e. If Fine Arts are covered:
  - 1) repairing, restoration or retouching process; or
  - 2) breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. We cover loss by breakage if cause by:
    - a) fire or lightning;
    - b) windstorm or hail;
    - c) earthquake, flood or volcanic eruption;
    - d) riot, vandalism or civil commotion;
    - e) malicious damage, theft or attempted theft;
    - f) collapse of a building;
    - g) derailment or overturn of a conveyance; or
    - h) motor vehicles, aircraft or explosion.

### 2. We do not insure:

- a. property used in a “business or profession,” except incidental “business” use.
- b. articles separately described and specifically insured under this policy or any other insurance.
- c. pens, pencils, flasks, smoking equipment, cigarette cases, or trophies.
- d. bullion or ingots of gold, silver or other precious metals, or unmounted gems.
- e. as respects home computers, loss or damage to any data programmed or generated by you.
- f. we do not insure loss, from any cause, to property on exhibition at fairgrounds or on the premises of any national or international exposition.

## D. LIMIT OF LIABILITY

The most we will pay under any class of valued items in any one “occurrence” is the amount of insurance shown for that class of item in the declarations or in the schedule.

The most we will pay for loss to any one item of:

- 1. Jewelry, Furs, Silverware or Fine Arts is \$5,000.
- 2. Cameras, Musical Instruments, Golfer’s Equipment or Guns is \$2,500.
- 3. China/Crystal is \$500.
- 4. Software used with home computer is \$500.

But this provision shall not increase the amount of insurance applying to that class of item.

## E. CONDITIONS

- 1. No deductible applies to this coverage. However, a deductible, if any, will be subtracted from any payments made under Coverage C.
- 2. Covered losses other than Fine Arts will be settled as provided in Condition 3. of Section I of the policy for personal property. If such condition is endorsed to provide replacement value coverage, such endorsement also applies to this coverage.

- 3.** Fine Arts losses will be settled as follows:
- a.** For total loss to an item of Fine Arts, we will pay for the higher of the:
    - 1)** actual cost when purchased; or
    - 2)** last appraised value.
  - b.** For partial loss to an item of Fine Arts, we will pay the:
    - 1)** cost to repair or replace the lost or damaged property. If the restored value is less than the value just before the loss as determined in 3.a. above, we will pay you the difference; or
    - 2)** difference in value before and after the loss if the article cannot be repaired or replaced.

If the cost to repair or replace and any cost for the difference in value would exceed the cost when purchased or appraised value, we will pay you for a total loss. You agree to surrender to us the damaged 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.