



TRANSIT COVERAGE

Common/Contract Carriers Form-specified causes of loss

Refer to Supplemental Declarations if information is not shown on this form.

AGREEMENT

This form is part of Policy No. _____.

We will provide the insurance stated in this form in return for *your* payment of the premium due and *your* compliance with all of the *terms* of this policy.

Named Insured: _____.

CAUSES OF LOSS

We pay up to \$ _____ per *occurrence* for loss or damage to covered property in the due course of transit caused by the causes of loss shown below.

1. fire;
2. lightning;
3. cyclone, tornado, windstorm;
4. explosion;
5. collision, derailment or overturn of conveyances while *your* property is being transported thereon;
6. collapse of bridges or culverts;
7. flood;
8. perils of the seas, lakes, rivers or inland waters while on ferries only; and
9. theft.

WHAT WE PAY FOR

We pay for loss or damage to *your* business property in transit at *your* risk, aboard a conveyance of a common carrier or a contract carrier.

DEDUCTIBLE

From each adjusted claim for loss or damage in a single *occurrence*, *we* will deduct \$ _____.

WHAT WE DO NOT PAY FOR

We do not pay for loss or damage:

1. to *your* property while in the custody of the United States Post Office;
2. to any part of the conveying vehicle or a container, tarp or other property owned by the carrier;
3. to bullion, gold, silver and other precious and semi precious metals or gemstones, furs and fur trimmed garments, jewelry, watches, *your* salesman's samples and similar valuable property;
4. from pilferage; but, theft of an entire shipping package is covered;
5. caused by destruction or seizure under quarantine order or any other seizure by order of any government;
6. to accounts, bills, currency, deeds, evidences of debt, money, notes, commercial paper, securities and any similar valuable property;
7. caused by risks of illegal trade or transportation;
8. to property specifically insured under other insurance;
9. caused by loss of market or damage or deterioration arising from delay; and
10. to live animals, plants, produce or eggs.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

The policy provisions pertaining to **How Much *We* Pay For Loss Or Claim** are modified as follows:

1. *We* cover property only while it is in transit in the United States of America or Canada.
2. In the event of loss to packaging or labels, *we* will pay only the cost to restore the packaging or replace the labels.
3. *you* are required to keep accurate records of all shipments covered by this form and make the records available for inspection at *our* request.