



COLLECTIBLES FLOATER

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

AGREEMENT

This form is part of policy number: _____.

Named Insured: _____.

CAUSES OF LOSS

We insure *your* scheduled and unscheduled property against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by *your* policy.

SCHEDULED PROPERTY

1. Objet d'art (specify)

- 1)
- 2)
- 3)
- 4)

2. Objects of rarity/antiquity (specify)

- 1)
- 2)
- 3)
- 4)

3. Collections and collectibles (specify)

- 1)
- 2)
- 3)
- 4)

4. Other items (specify)

- 1)
- 2)
- 3)
- 4)

Attach supplemental schedules as necessary.

UNSCHEDULED PROPERTY

Your unscheduled property consisting principally of curio and collectible items of lesser value. This does not include any of the properties scheduled above.

Amount \$ _____ *We* pay no more than \$ _____ per item.

NEWLY ACQUIRED PROPERTY

You may apply up to 25% of the amount of insurance applying to a similar item to a maximum of \$1,000 per loss. This extension of coverage for newly acquired property ceases:

- 1. on the date more specific insurance takes effect;
- 2. 30 days from the date of acquisition of the property;
- 3. on the date that the value of such property is reported to *us*; or
- 4. on the date this coverage is terminated;

whichever occurs first.

DEDUCTIBLE

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

HOW MUCH WE PAY FOR LOSS OR CLAIM

Unless otherwise specified, losses will be adjusted on an actual cash value basis. **Your** recovery will be subject to the applicable deductible, any other limit of liability shown in this form and for an amount not in excess of the amount of insurance scheduled for the item.

WHAT WE DO NOT PAY FOR

We do not pay for loss or damage:

1. caused by wear, tear, inherent vice, dampness, corrosion, erosion, rust, insects, vermin, freezing or extremes of temperature, decay or deterioration.
2. sustained while the property is undergoing renovation, repair or otherwise being worked on, excepting loss or damage arising from a covered ensuing fire or explosion loss.
3. to fire arms caused by explosion of fire arm barrels or fouling.
4. caused by any dishonest act on **your** part or the part of other parties at interest, the employees or agents of either, or others to whom covered property has been entrusted, other than carriers for hire.
5. caused by voluntary parting with title or possession of covered property through fraudulent scheme, trick, device or false pretense.
6. occurring when covered property is shipped via mail unless registered or government insured.
7. occurring while covered property is on exhibit or display at any fair or exposition.
8. caused by theft from an unattended vehicle unless all compartments of the vehicle were fully locked and then only when entry was gained by force of which visible evidence remains on the vehicle.
9. caused by acts of war or any nuclear detonation or any seizure or destruction of property by governmental order. However, we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if such fire would otherwise be covered by this form.
10. caused by any delay, loss of use, loss of market or any other remote or consequential loss.
11. caused by fading, creasing, tearing, scratching, marring, chipping, denting, thinning or transfer of colors.
12. caused by any unexplained disappearance of the property or shortage of the property disclosed on taking inventory.
13. caused by mechanical or electrical breakdown or failure of the property.

ADDITIONAL CONDITIONS

1. It is a condition of this policy that that **you** will maintain a current inventory of all property covered by this form. The inventory will be available for **our** inspection at reasonable times during business hours.
2. In the presence of other insurance applying to property covered by this form, this insurance shall apply only as excess over such other coverages.
3. If there is loss to any part of an item which consists of several parts when complete, **we** are only liable for the actual cash value of the part. The loss is not considered a total loss of the item.
4. This form applies to covered property only while it is located within the United States of America or Canada.