



MISCELLANEOUS PROPERTY COVERAGE SECTION

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

The coverage under this endorsement is subject to the *terms* contained in the policy.

This form is a part of Policy No. _____.

Named Insured _____.

WHAT WE COVER

We cover the property described below:

SCHEDULE

Item	Description	Limit of Insurance \$
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DEDUCTIBLE

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

WHAT WE COVER AGAINST

We cover the described property against risk of direct physical loss from any external cause, unless specifically excluded.

PLEASE READ **YOUR** ENTIRE POLICY CAREFULLY!

CONDITIONS

1. Property or Perils Not Covered
2. Losses Not Covered.

a. *We* do not cover loss caused by:

- 1) Dampness or extremes of temperature;
- 2) Any refinishing, renovating or repairing process;
- 3) Mechanical breakdown or faulty manufacture;
- 4) Rust, fouling or explosion of firearms;
- 5) Theft from any unattended vehicle (other than while in the custody of a common carrier). *We* do, however, cover such theft if there is visible evidence that the entry was forced into a securely locked conveying vehicle;
- 6) Breakage, marring, scratching, tearing or denting unless caused by: fire, lightning, aircraft, windstorm, explosion, vandalism, malicious mischief, theft, attempted theft, riot, strike, collapse of building, or accident to a conveying vehicle;
- 7) Any dishonest act by an *insured*, *insured's* employee(s), or persons (other than common carriers) entrusted with the property.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

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

We do not pay a greater proportion of any loss than the limit of insurance for the item(s) bears to the actual cash value at the time of loss.

b. Loss to parts:

If there is a 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.