



## Exhibition Floater (Annual policy including theft)

Refer to Supplemental Declarations if information is not shown in 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

When this form is part of *your* policy, *we* insure against direct physical loss by the causes of loss shown below:

1. Fire;
2. Lightning;
3. Windstorm;
4. Hail;
5. Explosion (except explosion originating within steam boilers);
6. Strike, riot or civil commotion;
7. Aircraft or vehicles;
8. Collision, derailment or overturn of the transporting vehicle; and
9. Theft (except loss due to infidelity perpetrated by *you* or *your* employees).

### COVERED PROPERTY

This insurance covers *your* property, or property of others in *your* care and custody, while away from *your* premises at exhibit sites where *you* exhibit merchandise. Coverage also extends to that merchandise while in transit to or from such exhibition sites.

### HOW MUCH *WE* PAY FOR LOSS OR CLAIM

*We* pay up to \$ \_\_\_\_\_ per *occurrence*.

*We* pay the lesser of:

1. The actual cash value of the covered property at the time of loss;
2. The amount actually expended to repair or replace the damaged covered property; or
3. The amount of insurance shown in this form.

### 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. Caused by theft of property left overnight in a vehicle, unless the vehicle is fully inside a locked building and the loss is as a result of forced entry into the locked building as evidenced by visible signs of forced entry on the exterior of the locked building.
2. Caused by refinishing, renovating, repairing or otherwise working on the covered property.
3. From mysterious disappearance or loss where the only proof of loss is an inventory shortage.
4. Caused by mechanical or electrical breakdown unless fire ensues and then only for the ensuing loss caused by fire.
5. Caused by inadequate or improper packing, stowing or handling of covered property while being loaded or unloaded and while in the course of transit.

6. From marring, chipping, scratching, denting or breakage of brittle or fragile articles.

## **CONDITIONS**

These conditions apply in addition to all others shown in *your* policy:

1. In the presence of other insurance applying to the property covered by this form, this insurance will apply only as excess over such other insurance.
2. This form applies to covered property only while it is located within the United States of America or Canada.