



INSTALLATION COVERAGE FORM (STANDARD)

Refer to the Supplemental Declarations if information is not shown on this form.
The coverage under this endorsement is subject to the *terms* contained in the General Policy Provisions.

This form is a part of Policy No. _____.

Named Insured _____.

WHAT WE PAY FOR

We cover the described property against risk of direct physical loss from the perils listed below. Described property, as used in this Coverage Form, means machinery, equipment, materials, fixtures and supplies (including labor) which *you* have contracted to install that is either:

- a. Owned by *you*; or
- b. Property of others for which *you* are legally liable.

The most *we* will pay for any loss is the applicable limit of insurance shown in the Declarations.

Perils Insured Against:

- (a) Fire or lightning;
- (b) Windstorm, cyclone, tornado or hail;
- (c) Explosion.

However, this peril does not include loss caused by an explosion originating within steam boilers or a loss caused by an internal explosion;

- (d) Riot or Civil Commotion including direct loss resulting from pillage and looting which occurs during a riot or civil commotion where the riot or civil commotion is taking place;
- (e) Aircraft or vehicles.

However, this peril does not include loss caused by an aircraft or vehicle(s) owned or operated by *you*;

- (f) Accidental collision of the transporting vehicle with any other vehicle or object. Accidental collision does not include ordinary coupling of cars;
- (g) Overturning or derailment of the transporting vehicle;
- (h) Stranding or sinking of any vessel;
- (i) Collapse of bridges or culverts.

WHAT WE DO NOT PAY FOR

We do not pay for:

- (a) Tools, equipment and any other property not intended to become a part of the installation;
- (b) Property while in shipment by mail;
- (c) After installation, any property sold under a deferred payment, installment or conditional sales agreement;
- (d) Property at any premises *you* own, lease or occupy unless specifically endorsed on the policy;
- (e) Accounts, bills, currency, deeds, evidences of debt, money, notes, securities or other similar valuables;
- (f) Plans, blueprints, mechanical drawings, designs, specifications or similar property;
- (g) Property while waterborne.

However, for property in transit on land conveyances on board any regular ferry while operating on inland waterways only, *we* will pay for "loss" directly caused by stranding, sinking, burning or collision of the ferry. *We* will also pay for general average and salvage charges for which *you* are legally liable;

- (h) Buildings, sheds or any other real property;
- (i) Cement, sand, gravel, earthen fill or any building materials after they have been installed and have become a physical part of the structure;
- (j) Contraband, or property in the course of illegal transportation or trade.

DEDUCTIBLE

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