



TOOLS AND EQUIPMENT COVERAGE

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 endorsement forms a part of the policy identified below:

Policy No. _____.

Named Insured _____.

WHAT WE PAY FOR

We cover the described property against risk of direct physical loss from the following perils:

- (a) fire; lightning (meaning thereby the commonly accepted use of the term lightning);
- (b) cyclone, tornado, windstorm;
- (c) collision, derailment or overturning of conveyances while the *insured* property is being transported thereon;
- (d) collapse of bridges or culverts;
- (e) perils of the seas, lakes, rivers or inland waters while on ferries only;
- (f) theft (each loss shall be adjusted separately and from each such adjusted loss the sum of \$10.00 shall be deducted).

SCHEDULE

Description of Property

Limit of Insurance

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 cover:

- (a) wear and tear, gradual depreciation, moth, vermin, or inherent vice or defect;
- (b) loss or damage by theft to property:
 - 1. caused by the dishonesty of anyone in the immediate employ (whether or not occurring during hours of employment), service or household of the assured, nor by the infidelity of any person or persons to whom said articles may be entrusted;
 - 2. left overnight in any unattended premises under construction, unless all doors and windows are securely fastened or locked, or the *insured* property is placed in a locked room, closet, or storage shed;
 - 3. left in motor vehicles:
 - (a) overnight, unless such motor vehicles are properly locked and garaged in a public or locked private garage; or
 - (b) when left unattended at any other time, unless the doors and ignition are locked, the keys removed, the windows properly closed and secured and the *insured* property is in the locked portion of the motor vehicle;
- (c) breakage of glass or articles of a brittle nature unless such breakage is caused by fire, burglary, theft, the collision, derailment or overturning of a transporting vehicle, or the stranding, sinking or collision of a transporting vessel;
- (d) loss or damage occasioned by explosion unless fire ensues and then for loss by fire only;
- (e) loss or damage caused by short circuit or other electrical disturbance of any kind (exclusive of lightning) within any electrically equipped unit unless fire ensues and then for loss or damage from fire only;
- (f) loss or damage caused by mysterious or unexplained disappearance or any other unaccountable loss where there is no evidence that the loss was occasioned by a peril specifically insured against;
- (g) loss or damage caused by or resulting from:
 - 1. hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack:
 - (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or
 - (b) by military, naval or air forces; or
 - (c) by an agent of any such government, power, authority or forces;
 - 2. any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
 - 3. insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an *occurrence*, seizure or destruction under quarantine or customs regulations, confiscation by order of any government of public authority, or risks of contraband or illegal transportation or trade.

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.