



FINE ARTS COVERAGE

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 any external cause, unless specifically excluded.

SCHEDULE

Item	Description	Limit of Insurance
------	-------------	--------------------

Coverage for Breakage

We cover breakage if an "X" is shown in the box.

DEDUCTIBLE

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

NEWLY ACQUIRED PROPERTY

You may apply up to 25% of the limit of insurance to newly acquired property of similar type.

This extension of coverage 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 the value of such property is reported to **us**; or
4. on the date this coverage is terminated;

whichever occurs first.

Replacement of Scheduled Property:

We cover any replacement of scheduled property for the limit of insurance of the scheduled item at the time of loss.

The limit of insurance shown for the scheduled property that has been replaced applies to the replacement property.

WHAT WE DO NOT PAY FOR

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, 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;
- 8) insects, vermin or other animals;
- 9) wear and tear;
- 10) earthquake and flood.

HOW MUCH WE PAY FOR LOSS OR CLAIM

The following provision applies in addition to any other provisions under **How Much We Pay For Loss or Claim**.

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.