



FINE ARTS COVERAGE

Refer to the Supplemental Declarations if information is not shown on 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

We insure the described property against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by *your* policy.

SCHEDULE

Item Description	SCHEDULE	Amount of Insurance
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Total \$ _____.

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 amount 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 Described Property.

We cover any replacement of described property for the amount of insurance of the described item at the time of loss. The amount of insurance shown for the described 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 *you* or *your* employee(s), or persons (other than common carriers) entrusted with the property;
8. insects, vermin or other animals;
9. wear and tear; or
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 amount of insurance for the item(s) bears to the actual cash value at the time of loss.