

# **SIGNS**

Refer to the Supplemental Declarations if information is not shown on this form.

## AGREEMENT

This form is a 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

### **Cause 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**

Type and construction (lettering, etc.)

Location

Limit of Insurance

Total \$

# WHAT WE DO NOT PAY FOR

*We* Do Not Pay For:

- 1) loss or damage caused by wear and tear or gradual deterioration;
- 2) loss or damage resulting from faulty manufacture, installation, or by the inherent character of the insured property;
- 3) loss or damage caused by breakage during the installation, repairing or dismantling; breakage during transportation unless caused by fire, lightning, collision, derailment or overturning of vehicle;
- 4) mechanical breakdown; against loss or damage to electric apparatus caused by electricity, other than lightning, unless fire ensues and then only for loss or damage by such ensuing fire;
- 5) loss or damage caused by *your* neglect to use all reasonable means to save and preserve the property at and after any disaster insured against;
- 6) loss or damage caused by dampness of atmosphere or extremes of temperature.

#### **Deductible Options:**

The deductible option marked by an 'X" will be used in the settlement of any loss covered under this form.

- A. Each claim for loss or damage (separately occurring) shall be adjusted separately. We will deduct a sum equivalent to 5% of the amount of insurance on the *insured* item. This amount shall be not less than \$10 nor more than \$100 for each item.
- B. *We* will deduct \$ \_\_\_\_\_\_ from the amount of any loss resulting from each windstorm or hailstorm.

C. *We* will deduct \$\_\_\_\_\_\_ from the amount of any loss. Deductible options A, B & C apply separately to each sign.