



## PERSONAL ARTICLES For Use With Businessowners

This endorsement is attached to and made a part of *your* Businessowners Coverage form.  
Refer to the Declarations if information is not shown on this form.

The coverage under this endorsement is subject to the *terms* contained in *your* policy.

Amount of Insurance: \$ \_\_\_\_\_

### 1. WHAT WE PAY FOR

*We* pay up to the Amount of Insurance shown above per occurrence for personal articles owned by the *insured*, the *insured's* partners, the *insured's* members or managers of a limited liability company, the *insured's* officers or the *insured's employees* on the *insured premises* caused by accidental direct physical loss or damage resulting from a covered cause of loss.

### 2. WHAT WE DO NOT PAY FOR

*We* do not pay for:

- a. Loss or damage to tools or equipment used in *your business*; or
- b. Loss or damage to personal articles from *theft*.

Personal Articles coverage is excess to any other valid and collectible insurance.

All other *terms* and conditions remain unchanged.