

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULED PERSONAL PROPERTY (WITH AGREED VALUE LOSS SETTLEMENT)

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS FORM – FARM PROPERTY

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM

FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS

SCHEDULE A

Kind Of Personal Property	Limit Of Insurance
1. Jewelry , as listed in Schedule B below	\$
2. "Furs" , as listed in Schedule B below	\$
3. "Cameras" , as listed in Schedule B below	\$
4. "Musical Instruments" , as listed in Schedule B below	\$
5. Silverware , silverplated ware, goldware, goldplated ware and pewterware, but not pens, pencils, flasks, smokers' articles or jewelry	\$
6. "Golfers' Equipment"	\$
7.a. Fine Arts , as listed in Schedule B below. The premium for fine arts is subject to recalculation if the property covered is located elsewhere than at the following addresses:	\$
7.b. If any article in Schedule B below is marked with an asterisk (*), the Fine Arts Exclusion in Paragraph C.2.g.(2) below does not apply.	\$
8. "Postage Stamps"	\$
9. "Rare And Current Coins"	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

SCHEDULE B

Article	Description	Limit Of Insurance
		\$
		\$
		\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

A. Certain kinds of property covered under Coverage C – Household Personal Property in the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form are subject to Special Limits Of Insurance as shown above in Schedules A and B.

B. Coverage Extensions

1. Newly Acquired Jewelry, "Furs", "Cameras" And "Musical Instruments"

If, during the policy period, you acquire jewelry, "furs", "cameras" or "musical instruments" of a type already covered under this endorsement, we will cover this property for up to 30 days. The most we will pay for loss of or damage to such property is the lesser of:

- a. 25% of the total Limit Of Insurance shown in the Schedules for that type of property; or
- b. \$10,000.

You will report such property to us within 30 days of the date of acquisition and will pay any additional premium due. If you do not report such property, coverage will automatically end 30 days after the date of acquisition.

2. Newly Acquired Fine Arts

If Limits Of Insurance are shown in the Schedules for fine arts, objects of art that you acquire during the policy period will be Covered Property to the extent of their actual cash value. The most we will pay for loss of or damage to such property is 25% of the Limit Of Insurance shown in the Schedule for fine arts.

You will report such property to us within 90 days of the date of acquisition and will pay any additional premium due. If you do not report such property, coverage will automatically end 90 days after the date of acquisition.

C. Causes Of Loss And Exclusions

With respect to the property for which Limits Of Insurance are shown in the Schedules, the Causes of Loss shown in the Declarations as applying to Coverage C – Household Personal Property in the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form and Paragraph E. Exclusions in the Causes Of Loss Form – Farm Property are replaced by the following:

1. Covered Causes Of Loss

Covered Causes of Loss means direct physical loss unless the loss is excluded or limited in this endorsement.

2. Exclusions

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

- a. Wear and tear, gradual deterioration or inherent vice.
- b. Insects or vermin.
- c. War, including undeclared or civil war.
- d. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents.
- e. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
- f. Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

g. If fine arts are covered:

- (1) Damage caused by any repairing, restoration or retouching process;
- (2) Breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. But we will pay for loss by breakage caused by:
 - (a) Fire or lightning;
 - (b) Explosion, aircraft or collision;
 - (c) Windstorm, earthquake or flood;
 - (d) Vandalism or theft; or
 - (e) Derailment or overturn of a conveyance; and
- (3) Any cause whatever to property on exhibition at fairgrounds or premises of national or international expositions, unless the premises are covered by this Policy.

h. If collections of "postage stamps" or "rare and current coins" are covered:

- (1) Fading, creasing, denting, scratching, tearing or thinning;
- (2) Transfer of colors, inherent defect, dampness, extremes of temperature, or depreciation;
- (3) Any damage from being handled or worked on;
- (4) Disappearance of individual stamps, coins or other articles unless the item is:
 - (a) Described and scheduled with a specific Limit of Insurance; or
 - (b) Mounted in a volume and the page it is attached to is also lost;
- (5) Any cause whatever to property in the custody of transportation companies;
- (6) Shipments by mail other than registered mail; or
- (7) Any cause whatever to property not part of a stamp or coin collection.

i. Any cause to golf balls, except for:

- (1) Fire; and
- (2) Burglary, but only if there are visible marks of forcible entry into the building, room or locker in which they were contained at the time of loss.

D. Deductible

No deductible applies to the coverage afforded under this endorsement.

E. Additional Conditions

The following conditions applicable to the insurance afforded under this endorsement are added to Paragraph **B. Coverage C Conditions** in the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form:

1. Loss Conditions

a. Agreed Value

We will pay, for each article or property designated in the Schedule, the full amount shown in the Schedule which is agreed to be the value of that article or property. At our request, you will surrender that article or property to us if not lost or stolen.

b. Pair, Set Or Parts Other Than Fine Arts

(1) Loss To A Pair Or Set

In case of a loss to a pair or set, we may elect to:

- (a) Repair or replace any part to restore the pair or set to its value before the loss; or
- (b) Pay the difference between actual cash value of the property before and after the loss.

(2) Parts

In case of loss to any part of Covered Property consisting of several parts when complete, we will pay only the value of the destroyed or damaged part.

2. Lost Or Stolen Articles

In the event lost or stolen property is recovered and we have paid you the full amount shown in the Schedule for that property, you will surrender that property to us.

3. Buyback Of Surrendered Property

We will, at your request, sell back to you, at a price you and we agree upon, any class of property or scheduled article you surrendered to us to comply with the terms in Paragraph 1. or 2. above.

4. Premium Adjustment

We will refund the unearned premium that applies to the scheduled article after the loss or you may apply it to the premium due for the replacement of that article.

5. General Conditions

a. Coverage Territory

We cover property described in Schedules **A** and **B** anywhere in the world.

b. Packing Of Fine Arts

You agree that the Covered Property will be handled by competent packers.

F. Additional Definitions

The following definitions apply with respect to coverage granted under this endorsement in addition to the definitions in Paragraph **C.** of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions:

1. "Cameras" means cameras, projection machines, films and related equipment.

2. "Furs" means furs and garments trimmed with fur or consisting principally of fur.
3. "Golfers' equipment" includes:
 - a. Golf clubs, golf equipment and golf clothing; and
 - b. Your other clothing while contained in a locker when you are playing golf.
4. "Musical instruments" means musical instruments and related equipment.
5. "Postage stamps" includes the following owned by, or in the care, custody or control of, the "insured":
 - a. Due, envelope, official, revenue, match and medicine stamps;
 - b. Covers, locals, reprints, essays, proofs and other philatelic property; and
 - c. Books, pages and mountings of items in Paragraphs **a.** and **b.** above.
6. "Rare and current coins" includes the following owned by, or in the care, custody or control of, the "insured":
 - a. Medals, paper money, bank notes;
 - b. Tokens of money and other numismatic property; and
 - c. Coin albums, containers, frames, cards and display cabinets in use with coin collections.