

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULED PERSONAL PROPERTY

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD
PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS FORM – FARM PROPERTY
FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS,
DEFINITIONS

SCHEDULE A*	
Kind Of Personal Property	Limit Of Insurance
(A) Jewelry, as listed in Schedule B below	\$
(B) "Furs", as listed in Schedule B below	\$
(C) "Cameras", as listed in Schedule B below	\$
(D) "Musical Instruments", as listed in Schedule B below	\$
(E) Silverware, silverplated ware, goldware, goldplated ware and pewterware, but not pens, pencils, flasks, smokers' articles or jewelry	\$
(F) "Golfers' equipment"	\$
(G)(1) Fine Arts, as listed below in Schedule B . The premium for fine arts is subject to recalculation if the property covered is located elsewhere than at the following addresses: At At	\$
(G)(2) If any article in Schedule B below is marked with a double asterisk (**), the Fine Arts Exclusion in Paragraph 3.b.(5)(b) below is deleted.	\$
(H) "Postage stamps"	\$
(I) "Rare and current coins"	\$

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

SCHEDULE B*		
Article	Description	Limit Of Insurance

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

1. 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**.

2. Coverage Extensions

a. "Cameras" And "Musical Instruments"

If, during the policy period, you acquire "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:

- (1) 25% of the total Limit of Insurance shown in the Schedules for that type of property; or
- (2) \$10,000.

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

b. 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.

3. 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 and Section **E**. Exclusions of the Causes Of Loss Form – Farm Property are deleted and replaced by the following:

a. Covered Causes Of Loss

Covered Causes of Loss means Risks Of Direct Physical Loss unless the loss is excluded in Paragraph **b.**, Exclusions, below.

b. 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 of event that contributes concurrently or in any sequence to the loss.

- (1) Wear and tear, gradual deterioration or inherent vice.
- (2) Insects or vermin.
- (3) War, including the following and any consequence of any of the following:
 - (a) Undeclared war, civil war, insurrection, rebellion or revolution;
 - (b) Warlike act by a military force or military personnel; or
 - (c) Destruction, seizure or use for a military purpose.
Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

- (4) Nuclear Hazard, to the extent set forth in the following Nuclear Hazard Clause:

NUCLEAR HAZARD CLAUSE

- (a) Nuclear Hazard means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
 - (b) Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke.
 - (c) The insurance afforded under this endorsement does not apply to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.
- (5) If fine arts are covered:
 - (a) Damage caused by any repairing, restoration or retouching process;
 - (b) 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:
 - (i) Fire or lightning;
 - (ii) Explosion, aircraft or collision;
 - (iii) Windstorm, earthquake or flood;
 - (iv) Vandalism or theft; or
 - (v) Derailment or overturn of a conveyance; and
 - (c) Any cause whatever to property on exhibition at fairgrounds or premises of national or international expositions, unless the premises are covered by this policy.
 - (6) If collections of "postage stamps" or "rare and current coins" are covered:

- (a) Fading, creasing, denting, scratching, tearing or thinning;
 - (b) Transfer of colors, inherent defect, dampness, extremes of temperature, or depreciation;
 - (c) Any damage from being handled or worked on;
 - (d) Disappearance of individual stamps, coins or other articles unless the item is:
 - (i) Described and scheduled with a specific Limit of Insurance; or
 - (ii) Mounted in a volume and the page it is attached to is also lost;
 - (e) Any cause whatever, to property in the custody of transportation companies;
 - (f) Shipments by mail other than registered mail;
 - (g) Theft from any unattended automobile unless the stamps or coins are being shipped as registered mail; or
 - (h) Any cause whatever, to property not part of a stamp or coin collection.
- (7) Any cause to golf balls, except for:
- (a) Fire; and
 - (b) 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.

4. Deductible

No deductible applies to the coverage afforded under this endorsement.

5. 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:

LOSS CONDITIONS

a. Reinstatement Of Limit After Loss

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss of a scheduled item, in which event we will refund the unearned premium on that item.

b. Valuation

(1) Fine Arts

For each scheduled article we will pay the amount shown as the agreed upon value of that article.

In case of loss to a pair or set, we will pay you the full value of the set as shown in the Schedule and you will surrender the remaining article or articles of the set to us.

(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.

(3) "Postage Stamps" Or "Rare And Current Coin" Collections

In case of loss to any scheduled item, the amount to be paid will be determined in accordance with Paragraph **5.b.(4)** below.

When coins or stamps are covered on a blanket basis, we will pay the cash market value as of time of loss but not more than \$1,000 on any unscheduled coin collection nor more than \$250 for any one stamp, coin or individual article or any one pair, strip, block, series sheet, cover, frame or card.

We will not pay a greater proportion of any loss on blanket property than the amount insured on blanket property bears to the cash market value as of time of loss.

(4) Other Property

The value of property will be the least of the following amounts:

- (a) The actual cash value of the property;
- (b) The cost of reasonably restoring the property to its condition immediately before loss; or
- (c) The cost of replacing the property with substantially identical property.

In the event of loss, the value of property will be determined as of the time of loss.

GENERAL CONDITIONS

a. Coverage Territory

We cover property wherever located. However, Fine Arts are covered only within the United States and Canada.

b. Packing Of Fine Arts

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

6. 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:

- a. "Cameras" means cameras, projection machines, films, and related equipment.
- b. "Furs" means furs and garments trimmed with fur or consisting principally of furs.
- c. "Golfers' equipment" includes your other clothing while contained in a locker when you are playing golf.

- d. "Musical instruments" means musical instruments and related equipment.
- e. "Postage stamps" includes the following owned by or in the care, custody or control of the "insured":
 - (1) Due, envelope, official, revenue, match and medicine stamps;
 - (2) Covers, locals, reprints, essays, proofs and other philatelic property; and
 - (3) Books, pages and mountings of items in (1) and (2) above.
- f. "Rare and Current Coins" includes the following owned by or in the care, custody or control of the "insured":
 - (1) Medals, paper money, bank notes;
 - (2) Tokens of money and other numismatic property; and
 - (3) Coin albums, containers, frames, cards and display cabinets in use with coin collections.

SAMPLE