



**OREGON MUTUAL INSURANCE COMPANY
SCHEDULED PERSONAL PROPERTY ENDORSEMENT**

H061 (6-95)

We cover the classes of personal property indicated below by a **limit**. This coverage is subject to all policy **terms** that apply to property coverage unless amended by this endorsement. See attached H061 Schedule.

Effective Date:

Class of Property	Deductible	Limit	Premium
1. Jewelry, as scheduled.	\$	\$	\$
2. Furs and garments trimmed with fur or consisting principally of fur, as scheduled.			
3. Cameras, projection machines, films and related articles of equipment, as scheduled. The insured agrees not to accept payment for use of these items unless specifically permitted under this policy.			
4. Musical instruments and related articles of equipment, as scheduled. The insured agrees not to accept payment for performing with these instruments unless specifically permitted under this policy.			
5. Silverware, goldware, items plated with gold or silver, and pewterware, as scheduled. Excludes pens, pencils, flasks, smoking implements, jewelry.			
6. Golfer's equipment, meaning golf clubs, golf clothing and golf equipment, as scheduled. We cover golf balls for loss by fire or burglary provided there are visible marks of forcible entry into the building, room, or locker. The insured agrees not to accept payment for use of these items unless specifically permitted under this policy.			
7. Fine Arts, as scheduled. This premium is based on your statement that the covered property is on the insured premises or located at: New Acquisitions: We cover other objects of art owned by the insured and acquired during the policy period for their actual cash value but to a total amount not more than 25% of the limit shown for fine arts, and provided the insured reports these objects to us within 90 days of acquisition and pays the additional premium from the date acquired. The insured agrees that the covered property will be packed and unpacked by competent packers.			
8. Postage Stamps, including due, envelope, official, revenue, match and medicine stamps, covers, locals, reprints, essays, proofs, and other philatelic property, including their books, pages, and mountings, owned by or in the custody or control of an insured , as scheduled.			
9. Rare and Current coins, medals, paper money, bank notes, tokens of money, and other numismatic property, including coin albums, containers, frames, cards, and display cabinets in use with such collection, owned by or in the custody or control of an insured , as scheduled.			
10. Bicycles, as scheduled.			
11. Guns, as scheduled.			
12. Sports equipment, as scheduled.			

NEWLY ACQUIRED PROPERTY

With respect to jewelry, furs, cameras or musical instruments, **we** cover newly acquired property provided that it is of a class already covered under this endorsement and for an amount not more than 25% of the **limit** for that class of property or \$10,000, whichever is less. The **insured** must report this newly acquired property to **us** within 30 days of acquisition and pay any additional premium from the date acquired.

PERILS INSURED AGAINST

We insure for risks of accidental direct physical loss to the described property unless otherwise excluded.

EXCLUSIONS

In addition to the exclusions contained in the General Policy Provisions - Exclusions That Apply to Property Coverages, **we** do not cover:

1. Loss to organs, covered under musical instruments, caused by mechanical or electrical breakdown or from any servicing, repairing, or maintenance operations. (**We** pay for direct loss by fire which may result.)
2. Fine Arts for:
 - a. loss caused by any repairing, restoration, or retouching process; or
 - b. loss to property on exhibition at fairgrounds or premises of national or international expositions unless the premises are covered by this policy.
3. Golfer's Equipment for loss to property held for retail sale.
4. Postage Stamps or Rare and Current Coin Collections for:
 - a. fading, creasing, denting, scratching, tearing, thinning, transfer of colors, inherent defect, dampness, extremes of temperature, gradual depreciation, or any damage from handling or being worked upon;
 - b. disappearance of individual stamps, coins or other articles unless the item is scheduled, with a specific **limit** shown, or unless the item is mounted in a volume and the page to which it is attached is also lost;
 - c. loss to property in the custody of transportation companies or shipments by mail other than registered mail;
 - d. theft from any unattended automobile unless the property is being shipped as registered mail; or
 - e. loss to property which is not an actual part of a stamp or coin collection.

TERRITORIAL LIMITS

The described property (except Fine Arts) is covered anywhere in the world. Fine Arts are not covered while outside the limits of the Continental United States, Hawaii, Puerto Rico or Canada.

HOW MUCH WE PAY FOR LOSS OR CLAIM

1. **Fine Arts - We** pay the amount shown for each scheduled article, which is agreed to be the value of the article. In case of loss to a pair or set, **we** pay the full amount of the pair or set as shown in the schedule, and **you** agree to surrender the remaining article or articles of the pair or set to **us**.
2. **Postage Stamps or Rare and Current Coin Collections**
In case of loss or damage to any scheduled item, the amount payable will be determined in accordance with paragraph 3 below.
When coins or stamps are covered on a blanket basis, **we** pay the cash market value at 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 at time of loss.
3. **Other Property** - Unless otherwise stated in this endorsement, the value of the covered property is not agreed upon but shall be ascertained at the time of loss or damage. **We** pay the least of the following amounts:
 - a. the amount for which the property could reasonably be expected to be repaired or replaced (to the extent practical) with property substantially identical to the property lost or damaged;
 - b. an amount not greater than the **insured's** interest in the property; or
 - c. the applicable **limit**.
4. **Deductible** - The Deductible provision under How Much We Pay for Loss Or Claim does not apply to coverage under this endorsement, unless a deductible is shown for the class of property scheduled.
5. **Loss to a Pair or Set** (Other than Fine Arts) - 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 in the actual cash value of the pair or set just before the loss and the actual cash value just after the loss.
6. **Restoration of Limit** - The **limit** under this endorsement shall not be reduced except for a total loss of a scheduled article. If a claim is paid for total loss of a scheduled article, the unearned premium applicable to the lost article will be refunded to **you** or applied to the premium due on articles replacing those on which the claim was paid.

H061 SCHEDULE

Total Items Schedules:

Effective Date:

Article	Description	Limit
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\$

SAMPLE