



MISCELLANEOUS PROPERTY (Causes of loss not otherwise excluded)

Refer to 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: _____.

CAUSES 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

<u>Item</u>	<u>Description</u>	<u>Amount of Insurance</u>
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Total \$ _____.

DEDUCTIBLE

From each adjusted claim for loss or damage in a single *occurrence*, we will deduct \$ _____.

SPECIAL CONDITIONS

Property or causes of loss not covered:

WHAT WE DO NOT PAY FOR

We do not cover loss caused by:

1. Dampness or extremes of temperature;
2. Any refinishing, renovating or repairing process;
3. Mechanical breakdown or faulty manufacture;
4. Rust, fouling or explosion of firearms;
5. Theft from any unattended vehicle (other than while in the custody of a common carrier). *We* do, however, cover such theft if there is visible evidence that the entry was forced into a securely locked conveying vehicle.
6. Breakage, marring, scratching, tearing or denting unless caused by: fire, lightning, aircraft, windstorm, explosion, vandalism, malicious mischief, theft, attempted theft, riot, strike, collapse of building, or accident to a conveying vehicle;
7. Any dishonest act on *your* part or the part of other parties of interest, the employees or agents of either, or others to whom the property has been entrusted, other than carriers for hire.

HOW MUCH WE PAY FOR LOSS OR CLAIM

1. The policy provisions pertaining to **How Much We Pay For Loss or Claim** are modified as follows:
We do not pay a greater proportion of any loss than the amount of insurance for the item(s) bears to the actual cash value at the time of loss.
2. Loss to parts:
If there is a loss to any part of an item which consists of several parts when complete, *we* are only liable for the actual cash value of the part. The loss is not considered a total loss of the item.