



Sports Equipment Floater

Refer to Supplemental Declarations if information is not shown on this form.

AGREEMENT

This form is 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 scheduled property against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by your policy

Class of property

1. Archery Equipment
2. Camping Equipment
3. Firearms and Firearms Equipment
4. Fishing Equipment
5. Scuba Equipment
6. Skiers Equipment
- 7.
- 8.
- 9.

SCHEDULED PROPERTY

Class and Description

Amount of Insurance

Total \$ _____.

NEWLY ACQUIRED PROPERTY

You may apply up to 25% of the amount of insurance specified for a scheduled class of property for newly acquired property of that same class.

This extension of coverage for newly acquired property ceases:

1. On the date more specific coverage takes effect;
2. 30 days from the date of acquisition of the new property;
3. On the date that the value of such property is reported to *us*; or
4. On the date this coverage is terminated;

Whichever occurs first.

DEDUCTIBLE

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

WHAT WE DO NOT PAY FOR

We do not pay for loss or damage:

1. To clothing, eye glasses, or items of wearing apparel unless scheduled above.
2. To fire arms caused by explosion of fire arm barrels or fouling.
3. Caused by wear and tear, gradual deterioration, insects, vermin, inherent vice or damage sustained while the property is being worked on.
4. Caused by rust, mold, mildew, corrosion, erosion, depreciation, dampness, decay or extremes of temperature.
5. Caused by any dishonest act on *your* part or the part of other parties of interest, the employees or agents of either, or others to whom scheduled property has been entrusted, other than carriers for hire.

HOW MUCH WE PAY FOR LOSS OR CLAIM

The following provisions apply in addition to those shown under **How Much We Pay For Loss Or Claim;**

COINSURANCE CLAUSE.

We require that the amount of insurance be maintained at 100% of the actual cash value of the scheduled property insured at all times.

(*We* will consider conforming newly acquired property under the terms of **Newly Acquired Property** above).

We will not be liable for a greater proportion of any covered loss to the scheduled property than the applicable amount of insurance bears to 100% of the actual cash value of the scheduled property at the time of loss.

CONDITIONS.

1. *We* will not be liable in any one *occurrence* for more than the lesser of the amount of insurance set out for this class of property or the actual cash value of the property at the time of loss.
2. In the presence of other insurance applying to the property covered by this endorsement, this insurance will apply only as excess over such other insurance.