



MUSICAL INSTRUMENTS

Refer to the 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

Description

Limit of Insurance

Total \$ _____.

DEDUCTIBLE

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

NEWLY ACQUIRED PROPERTY

You may apply up to 25% of the limit of insurance to newly acquired instruments.

This extension of coverage ceases:

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

whichever occurs first.

WHAT WE DO NOT PAY FOR

We do not pay for:

1. Loss or damage caused by wear and tear, gradual deterioration, insects, vermin, or inherent vice;
2. Loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the causes of loss insured against in this policy; however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is covered against by this policy;
3. Loss or damage caused by or resulting from:
 - a) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack by:
 - 1) any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces;

- 2) military, naval or air forces; or
- 3) an agent of any such government, power, authority or forces;
- b) any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
- c) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an *occurrence*, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.