FINE ARTS COVERAGE

Refer to the Supplemental Declarations if information is not shown on this form.
For an additional premium, ***we*** provide coverage under this endorsement subject to the ***terms*** contained in the General Policy Provisions.

WHAT *WE* PAY FOR

What We Cover:
We cover the property described below:

SCHEDULE

Item	Description	Limit of Insurance

Additionally Acquired Property:
We cover up to 30 days any additionally acquired property for not more than 25% of the limit of insurance shown in this form.

Replacement of Scheduled Property:
We cover any replacement of scheduled property for the limit of insurance of the item at the time of loss. The limit of insurance shown for the scheduled property that has been replaced applies to the replacement property.

What We Cover Against:
We cover the described property against risk of direct physical loss by a cause of loss covered in this policy.

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, theft, attempted theft, riot, strike, collapse of building or accident to a conveying vehicle;
7) any dishonest act by an ***insured***, ***insured's*** employee(s), or persons (other than common carriers) entrusted with the property;
8) insects, vermin or other animals;
9) wear and tear;
10) earthquake and flood.

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 limit of insurance for the item(s) bears to the actual cash value at the time of loss.