

VALUABLE ITEMS PLUS

For an additional premium, we agree to provide the insurance described in this endorsement.

SECTION I - COVERAGES

COVERAGE C - PERSONAL PROPERTY

SPECIAL LIMITS OF LIABILITY - The following paragraph is added:

Any limits provided under this section shall be excess over any amount payable under **COVERAGE G**.

The following is added as a **SECTION I COVERAGE**:

COVERAGE G - VALUABLE JEWELRY, SILVERWARE, FINE ARTS, FURS, CAMERAS, HOME COMPUTERS, GUNS, MUSICAL INSTRUMENTS AND CHINA/CRYSTAL.

DEFINITIONS - COVERAGE G:

1. **"Jewelry"** means individually owned articles of personal adornment composed at least partially of silver, gold, platinum or other precious metals or alloys, whether or not containing pearls, jewels, or precious or semi-precious stones.
2. **"Silverware"** means individually owned silverware, silver-plated ware, goldware, gold-plated ware and pewterware except for **jewelry**, watches, coins and medals.
3. **"Fine Arts"** means paintings, etchings, pictures, tapestries and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass and bric-a-brac) of rarity, historical value or artistic merit.
4. **"Fur"** means furs and garments trimmed with fur.
5. **"Home Computers"** means electronic home information and entertainment hardware, data storage media, purchased preprogrammed software packages and miscellaneous electronic processing equipment used in connection with home computers. Data storage media includes tape cassettes, floppy and hard discs, as well as purchased preprogrammed software packages.
6. **"Guns"** means firearms, scopes and miscellaneous property such as ammunition, clips, tripods, carrying cases, and holsters used in connection with firearms.
7. **"Cameras"** means cameras, projection machines and miscellaneous property such as carrying cases, films, lenses, filters, light meters, tripods, etc.
8. **"Musical Instruments"** means musical instruments and miscellaneous property such as sheet music, stands, carrying cases and straps used in connection with musical instruments.
9. **"China/Crystal"** means ceramic ware or porcelain dinnerware, and crystal comprised of clear, colorless glass of superior quality.

We insure only the above kind(s) of property which is/are displayed on your **Declarations** under **COVERAGE G**. We insure this property against all risks of direct physical loss **EXCEPT THOSE EXCLUDED BELOW**.

EXCLUSIONS

We do not cover:

1. Loss caused by wear and tear, gradual deterioration, or inherent vice.
2. Loss caused by war, including warlike act by a military force or military personnel, destruction or seizure or use for a military purpose. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
3. Loss to articles separately described and specifically insured under this policy or any other insurance.
4. Loss to pens, pencils, flasks, smoking equipment, cigarette cases, or trophies.
5. Loss to bullion or ingots of gold, silver, or other precious metals, or unmounted gems.
6. As respects **Fine Arts**:
 - a. Loss or damage resulting from any repairing, restoration or retouching process.
 - b. Loss or damage to property on exhibition at fair grounds or on the premises of any national or international exposition.
 - c. The first \$100 of loss due to breakage of art glass windows, statuary, marble, glassware, bric-a-brac, porcelain and similar fragile articles, unless caused by fire, lightning, aircraft, theft and/or attempted theft, cyclone, tornado, windstorm, earthquake, flood, explosion, malicious damage, or collision, derailment or overturn of conveyance.
 - d. Loss or damage to cemetery property.
7. Loss or damage to property used in a profession or **business**, except incidental **business** use.
8. As respects **Home Computers**, loss or damage to any data programmed or generated by you.
9. Loss or damage caused by **Nuclear Hazard** to the extent set forth in the **Nuclear Hazard Clause** of **SECTION I - CONDITIONS**.

SECTION I - EXCLUSIONS DO NOT APPLY TO COVERAGE G.**SECTION I - CONDITIONS**

Under **SECTION I - CONDITIONS**, Item 4. **Loss to a Pair or Set** does not apply to **jewelry** covered under **COVERAGE G**. Loss to a **jewelry** item that is part of a pair or set will be settled as follows:

1. we agree to pay you the full amount of the actual cash value of the pair or set at the time of the loss and you agree to surrender the remaining article(s) of the pair or set to us.
2. if you elect not to surrender the remaining article(s) of the pair or set, we will pay you the difference between the actual cash value of the pair or set before and after the loss.
3. a pair or set of **jewelry** items is considered to be a single item.

COVERAGE G - LIMIT OF LIABILITY

1. The most we will pay for loss of your **jewelry, silverware, fine arts, furs, home computers,**

cameras, guns, musical instruments or china/crystal in any one **occurrence** is the limit of liability for **COVERAGE G** (HA-61-B) stated in the Declarations.

2. **SPECIAL LIMITS OF LIABILITY.** The most we will pay in any one **occurrence** for loss of any one item of:
 - a) any class of covered property is \$10,000, except for data storage media used in connection with **home computers**;
 - b) data storage media used in connection with **home computers** is \$500.

These limits do not increase the **COVERAGE G** limit of liability.

DEDUCTIBLE

No deductible applies to **COVERAGE G**. However, a deductible, if any, will be subtracted from any payments made under **COVERAGE C**.

All other provisions and conditions of the policy apply.

This endorsement forms a part of the policy.