

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PERSONAL EFFECTS  
DOMICILE RISK ENDORSEMENT**

For an additional premium, we will cover Personal Effects while on the premises of your domicile.

We shall not pay a greater proportion of any loss on Personal Effects than the amount of insurance bears to the actual cash value of all insured property at the time of loss.

Values for jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, and furs or articles trimmed with or consisting principally of furs shall not be included in the calculation.

All other provisions of this policy apply.