
PERSONAL PROPERTY COVERAGE

All provisions of the policy apply unless modified by this endorsement.

If a premium entry for Personal Property Coverage is shown in the Declarations for a "your covered auto", the following provisions will apply to that specific auto.

In the event of a Coverage E – Collision or Coverage F – Comprehensive covered loss, we will pay up to the amount shown in the Declarations for Personal Property Coverage for direct and accidental loss to personal property which is:

1. Owned by you or a "resident relative"; and
2. In or on "your covered auto" or a "non-owned auto".

The auto must suffer physical damage covered and paid under the Damage To Your Auto Coverage Section. If there is loss to personal property in or on a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

Exclusions 5. and 6. of the Damage To Your Auto Coverage Section do not apply to Personal Property Coverage.

We do not cover loss to the following personal property:

1. Animals;

2. Motorized vehicles and their equipment;
3. Child safety seats;
4. Aircraft;
5. Watercraft;
6. Property carried or held as samples, or for sale or delivery after sale;
7. Property rented or held for rental to others; or
8. Money or currency, pre-paid cards or passes, monetary value carried on an electronic chip or magnetic card, securities, debit cards, checks, cashier's checks, travelers checks, money orders, or other negotiable instruments.

We will pay the amount necessary to replace stolen or damaged personal property. The most we will pay as the result of any one accident or loss is the amount shown in the Declarations for Personal Property Coverage regardless of the number of:

1. Items of property;
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in an accident.

If other sources of recovery also cover loss to personal property, this policy is primary.

No deductible applies to this coverage.