

# Blanket Valuable Items

We cover the classes of valuable items indicated by an amount of insurance in the Declarations or in the schedule of this endorsement. This coverage is subject to the DEFINITIONS, SECTION I – CONDITIONS and the SECTION I and II – CONDITIONS. SECTION I – EXCLUSIONS do not apply to this coverage.

## SCHEDULE\*

	Amount of Insurance	Premium
1. Jewelry	\$	\$
2. Furs	\$	\$
3. Cameras	\$	\$
4. Musical Instruments	\$	\$
5. Silverware	\$	\$
6. Golfer's Equipment	\$	\$
7. Fine Arts	\$	\$
8. Guns	\$	\$
9. Fragile Articles	\$	\$
	TOTAL	\$

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

### A. CLASSES OF VALUABLE ITEMS

1. "Jewelry" means 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. "Furs" means furs and garments trimmed with fur or consisting principally of fur.
3. "Cameras" means cameras, projection machines and related items such as carrying cases, films, lenses, filters, light meters, and tripods.
4. "Musical Instruments" means musical instruments and related items such as sheet music, stands, carrying cases and straps used with musical instruments.
5. "Silverware" means silverware, silver-plated ware, goldware, gold-plated ware and pewterware. It does not include jewelry, watches, coins or medals.
6. "Golfer's Equipment" means golf clubs, golf clothing and golf equipment. But this does not include golf balls.
7. "Fine Arts" means paintings, etchings, pictures, tapestries and other bona fide works of art. Fine Arts also means items of rarity, historical value or artistic merit. This includes valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver,

manuscripts, porcelains, rare glass and bric-a-brac.

8. "Guns" means firearms, scopes and related items such as clips, tripods, carrying cases, and holsters used with firearms. But this does not include ammunition.
9. "Fragile Articles" means art glass windows, glassware, statuary, marbles, bric-a-brac, porcelains, china, crystal and similar fragile articles.

### B. PERILS INSURED AGAINST

We insure against direct loss to the classes of property described only if that loss is a physical loss of property.

### C. EXCLUSIONS

1. We do not insure loss caused by any of the following:
  - a. Wear and tear, gradual deterioration or inherent vice.
  - b. Insects or vermin.
  - c. War, including the following and any consequence of any of the following:
    - (1) Undeclared war, civil war, insurrection, rebellion or revolution;
    - (2) Warlike act by a military force or military personnel; or
    - (3) Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

- d. Nuclear Hazard, to the extent set forth in the Nuclear Hazard Clause of Section I – Conditions.
- e. If Fine Arts are covered:
  - (1) Repairing, restoring or retouching process; or
  - (2) Breakage of art glass windows, glassware, statuary, marbles, bric-a-brac, porcelains and similar fragile articles. We cover loss by breakage, or mar-  
ring, if caused by:
    - (a) Fire or lightning;
    - (b) Windstorm or hail;
    - (c) Earthquake, flood or volcanic eruption;
    - (d) Riot, vandalism or civil commo-  
tion;
    - (e) Malicious damage, theft or at-  
tempted theft;
    - (f) Collapse of a building;
    - (g) Derailment or overturn of a con-  
veyance; or
    - (h) Motor vehicles, aircraft or explo-  
sion.

We do not insure:

- a. Property used in a "business," except inci-  
dental "business," use or consignment.
- b. Articles separately described and specifi-  
cally insured under this policy or any other  
insurance.

#### D. LIMIT OF LIABILITY

The most we will pay under any class of valuable items in any one "occurrence" is the amount of insurance shown for that class of item in the decla-  
rations or in the schedule.

The most we will pay for loss to any one item of:

- 1. Jewelry, Furs, Silverware or Fine Arts is  
\$10,000.
- 2. Cameras, Musical Instruments, Fragile Articles,  
Golfer's Equipment or Guns is \$5,000.

This provision shall not increase the amount of in-  
surance applying to that class of item.

#### E. CONDITIONS

- 1. No deductible applies to this coverage.
- 2. Covered losses other than Fine Arts will be  
settled as provided in Condition 4. of Section I  
of the policy for personal property. If such

condition is endorsed to provide Personal  
Property Replacement Cost Loss Settlement  
coverage, such coverage also applies to this  
endorsement.

#### 3. Fine Arts losses will be settled as follows:

- a. For total loss to an item of Fine Arts, we  
will pay the higher of the:
  - (1) Actual cost when purchased; or
  - (2) Last appraised value.
- b. For partial loss to an item of Fine Arts, we  
will pay the:
  - (1) Cost to repair or replace the lost or  
damaged property. If the restored  
value is less than the value just before  
the loss as determined in 3.a. above,  
we will pay you the difference; or
  - (2) Difference in value before and after  
the loss if the article cannot be re-  
paired or replaced.

If the cost to repair or replace and any  
cost for the difference in value would ex-  
ceed the cost when purchased or ap-  
praised value, we will pay you for a total  
loss. You agree to surrender to us the  
damaged article. However, in case of loss  
to a pair, set or parts, you may choose to  
keep the remaining items of the pair, sets  
or parts.

#### 4. Pair, set or parts:

##### a. Loss to a pair or set:

In case of a loss to a pair or set, we may  
elect to:

- (1) Repair or replace any part to restore  
the pair or set to its value before the  
loss; or
- (2) Pay the difference between the value  
of the property before and after the  
loss.

##### b. Parts:

In case of a loss to any part of covered  
property, consisting of several parts when  
complete, we will pay for the value of the  
part lost or damaged.

#### F. OTHER INSURANCE

If a loss under this coverage is also covered under  
Coverage C of this policy, such insurance under  
Coverage C shall be excess. The Section I deducti-  
ble shown in the declarations shall apply in this  
case only to the excess coverage.

#### G. TERRITORIAL LIMITS

We cover the property described worldwide.