

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VALUABLE ITEMS PLUS TEXAS

We provide the insurance described in this endorsement for the classes of property shown in the Declarations only if such property is:

1. Owned or used by an "insured"; and
2. Normally kept at the "residence premises"; or is temporarily away from the "residence premises" anywhere in the world.

CLASSES OF PROPERTY

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.

We do not cover bullion, gold, silver and other precious metals or unmounted gems.

2. **Silverware** means:

- a. Silverware, silver-plated ware, goldware, gold-plated ware, pewterware, platinumware and platinum-plated ware.
- b. Flatware, hollowware, tea sets, trays and trophies made of or including silver, gold, platinum or pewter.

We do not cover pens, pencils, flasks, smoking implements or accessories, or jewelry.

3. **Fine Arts** means paintings, etchings, lithographs, pictures, tapestries and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzes, antique furniture and silver, manuscripts and rare books, porcelains, rare glass and bric-a-brac) of rarity, historical value or artistic merit.

4. **Furs** means furs and garments trimmed with fur or consisting principally of fur.

5. **Computers** means:

- a. Game machines, computers, monitors, printers and scanners;
- b. Commercial software and data storage media including tapes, compact discs, DVD's and hard discs; and
- c. Equipment and accessories related to the above.

6. **Firearms** means firearms, scopes and miscellaneous property such as ammunition, clips, tri-

pods, carrying cases, and holsters used in connection with firearms.

7. **Cameras** means analog and digital motion and still cameras, projection machines, carrying cases, films, lenses, filters, light meters, tripods and related photographic accessories and equipment.
8. **Musical Instruments** means musical instruments and miscellaneous property such as sheet music, stands and carrying cases 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.

PERILS INSURED AGAINST

We insure against risk of direct physical loss to covered property, subject to the following exclusions:

EXCLUSIONS

We do not cover:

1. Loss caused by wear and tear, deterioration, or inherent vice.
2. War, including the following and any consequence of any of the following:
 - a. Undeclared war, civil war, insurrection, rebellion, or revolution;
 - b. Warlike act by a military force or military personnel; or
 - c. Destruction, 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, regardless of the limit for which they are insured, in this or any other insurance.
4. As respects **Fine Arts**:
 - a. Loss resulting from any repairing, restoration or retouching process.
 - b. Loss 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 ar-

ticles, 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 to cemetery property.

5. Loss to property used primarily for "business" purposes.
6. Loss to **Computers** caused by error in programming or instructions.
7. Loss caused by Nuclear Hazard to the extent set forth in the Nuclear Hazard Clause of SECTION I - CONDITIONS.
8. Intentional Loss.

- a. Intentional Loss means any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss.

In the event of such loss, no "insured" is entitled to coverage even "insureds" who did not commit or conspire to commit the act causing the loss.

- b. However, this exclusion does not apply to an "insured" who did not cooperate in or contribute to the creation of the loss if that "insured" has:

- (1) Filed a police report; and
- (2) Cooperated with law enforcement investigation or prosecution relating to any other "insured" causing the intentional loss.

- c. If we pay a claim pursuant to Paragraph 8.b., our payment to the "insured" is limited to that "insured's" insurable interest in the property less any payments we first made to a mortgagee or other party with a secured interest in the policy. In no event will we pay more than the limit of liability. As a condition of payment for intentional loss caused by another "insured" under this exception to the exclusion, we may require an assignment of

rights of recovery to the extent that payment is made by us.

9. Neglect, meaning neglect of an "insured" to use all reasonable means to save and preserve property at and after the time of a loss.

SECTION I - EXCLUSIONS do not apply to the coverage provided in this endorsement.

SECTION I - CONDITIONS

Item 5. **Loss to a Pair or Set** does not apply to **jewelry** covered under this endorsement. 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.

LIMIT OF LIABILITY

1. The most we will pay for loss to any class of property is the limit of liability shown in the Declarations for that class of property.
2. **SPECIAL LIMITS OF LIABILITY.** The most we will pay for loss to any one item is \$10,000.

This limit does not increase the total limit of liability for any class.

DEDUCTIBLE

No deductible applies to the coverage provided in this endorsement. However, a deductible, if any, will be subtracted from any payments made under COVERAGE C.

All other provisions of this policy apply.