

PERSONAL ARTICLES ENDORSEMENT

This endorsement applies if indicated under COVERAGES as shown on the policy declarations page.

We insure your personal articles listed under Optional Coverages on the Policy Declarations against all risk of direct physical loss or damage, subject to the terms and conditions of this endorsement.

The words "you" and "your" have the same meaning as in Section I of the policy.

We will pay the lesser of :

- a) Up to the amount shown for each item
- b) The cost at the time of loss of repairs or replacement (whichever is less), without deduction for depreciation.

Loss or Damage Not Insured

We do not insure:

- a) Any property illegally acquired, kept, stored or transported, or property seized or confiscated for breach of any law or by order of any public authority
- b) Any property lawfully seized or confiscated, unless the property is destroyed to prevent the spread of fire
- c) Any musical instrument played for a fee, unless we have given our written permission

We do not insure loss or damage caused by or resulting from:

- d) Wear and tear, deterioration, defect or mechanical breakdown
- e) Birds, vermin, rodents or insects
- f) Domestic animals or pets
- g) Any nuclear incident, as defined in the Nuclear Liability Act or any other nuclear liability act, law or statute, nuclear explosion or contamination by radioactive material
- h) War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power
- i) Any intentional or criminal act or failure to act by:
 - 1) any persons insured by this policy: or
 - 2) any other person at the direction of any person insured by this policy
- j) Electrical currents, other than lightning, which damages electrical devices or appliances. If, however, a fire results, we will pay for the fire damage
- k) Breakage of sports equipment
- l) Breakage of tools.

The following endorsements apply if listed on the Policy Declarations:

Breakage Coverage (Sports Equipment)

Under "Loss or Damage not insured" of the Personal Articles Endorsement:

- 1. Item "k)" is hereby deleted in its entirety.

Breakage Coverage (Tools)

Under "Loss or damage not insured" of the Personal Articles Endorsement:

- 2. Item "l)" is hereby deleted in its entirety.

Special Conditions (Personal Articles Endorsement)

Stamp and Coin Collections

Except with respect to any single article specifically itemized, we will pay for loss or damage to your collection in the proportion that the amount of insurance on your collection bears to its cash market value at the time of loss. We will not pay more than \$250 on any single article of your collection. A single article means any one stamp, coin or other individual article, or pair, strip, block sheet, cover, frame, card or the like.

Hearing Aid and /of Contact Lenses

In case of loss or damage to the property covered, we will pay up to the limit stated in the Schedule but only for the cost of duplicating the original prescription, design or specifications. This insurance shall not cover the costs or re-examining or other professional services. Should it be impossible to duplicate the original prescription, design or specifications, adjustments will be made based on the stated value with proper allowance for depreciation.

Newly Acquired Articles

If you require any additional articles of the type for which an Amount of Insurance is shown, we will automatically insure these under this endorsement, provided you notify us within 30 days. We will not pay more than \$5,000 under this extension.

Reinstatement

Any loss or damage shall not reduce the amount of insurance provided by this endorsement. If, following payment of a claim, you require any articles to replace those, which were lost or damaged, you must tell us within 30 days.

All the Statutory and Additional Conditions of the policy also apply to this endorsement.