

## PERSONAL ITEMS

"We" insure "Your" personal articles listed on the "Declaration Page" against all risks of direct physical loss or damage subject to the terms and conditions of this endorsement.

The words, "You", "Your", "We" or "Us" have the same meaning as in Section I of the policy.

"We" will pay the replacement cost up to the amount shown for each item.

Replacement cost means the amount it would cost "Us" at the time of loss to repair or replace the item (whichever is less) with property of similar kind and quality without deduction for depreciation.

### LOSS OR DAMAGE NOT INSURED

"We" do not insure:

- (1) any property illegally acquired, kept, stored or transported, or property subject to forfeiture;
- (2) any property lawfully seized or confiscated unless the property is destroyed to prevent the spread of fire;
- (3) 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:

- (4) wear, tear, gradual deterioration, latent defect or mechanical breakdown, rust, corrosion, extremes of temperature, wet or dry rot, fungi or spore(s), or contamination;
- (5) birds, moths, vermin (such as skunks and raccoons), rodents (such as squirrels and rats) or insects;
- (6) any nuclear incident as defined in the Nuclear Liability Act, or any other nuclear liability act, law or statute, or any law amendatory thereof, or nuclear explosion, except for ensuing loss or damage which results directly from fire, lightning or explosion of natural, coal or manufactured gas;
- (7) contamination by radioactive material;
- (8) contamination or pollution, or the release, discharge or dispersal of contaminants or pollutants;
- (9) war, invasion, act of a foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power;
- (10) any intentional or criminal act or failure to act by:
  - (a) any person insured by this policy; or
  - (b) any other person at the direction of any person insured by this policy.

### SPECIAL CONDITIONS

**Stamp and Coin Collections** – "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, series, sheet, cover, frame, card or the like. This condition does not apply to articles listed in the Schedule of Articles Insured on the "Declaration Page".

**Newly Acquired Articles** – If "You" acquire 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.

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

**Deductible:** No deductible will apply to coverage under this endorsement unless otherwise shown on the "Declaration Page".

All the statutory and additional conditions of the policy also apply to this endorsement.