

**Mutual Benefit Insurance Company**

A member of Mutual Benefit Group

409 Penn Street, PO Box 577

Huntingdon, Pennsylvania 16652-0577

ENDORSEMENT CP39

Co. Use Only: #1 02/20/2024

END. #4 CLASS #2

Effective Date: 01/15/2024

Direct Billed

POLICY NUMBER: **IP20088449**EXPIRATION DATE: **12/15/2024****PERSONAL INLAND MARINE DECLARATIONS**

Agency Name and Address:	Agent Code:
BS CORPORATION TEST AVENUE HUNTINGDON, PA 16652 Phone: 000-000-0000	M9948

Named Insured:	CATHY MD-INLAND
Address:	1065 MARYLAND AVE HAGERSTOWN, MD 21740-7201
Policy Period:	12/15/2023 to 12/15/2024 12:01 a.m. Standard Time
Date Risk New:	12/15/2023

The residence of the named insured is located at the above address unless otherwise stated:

Deductible	Class of Property
\$0	BICYCLES
\$100	CAMERAS
\$500	FINE ARTS
\$0	FURS
\$100	GOLF EQUIPMENT
\$250	JEWELRY
\$1,000	MOTORIZED GOLF CARTS
Total Amount of Insurance	Total Premium
\$ 63,200	\$ 1,126

FORM SCHEDULE

Form Number	Form Description
IP0001 1015	Personal Inland Marine Declarations
IP0002 1015	Sports Equipment Form
IP0003 1017	Scheduled Property (See form for details and applicable options)
MB0007 0123	Mutual Benefit Insurance Company Policy Cover - Non-Participating
PM0001 1202	Common Policy Conditions
PM0009 1202	Personal Articles Standard Loss Settlement Form
PM0011 1202	Jewelry and Furs Form
PM0012 1202	Stamp and Coin Collections Form
PM0013 1202	Cameras Form
PM0014 1202	Musical Instruments Form
PM0015 1202	Silverware Form
PM0016 1202	Golfer's Equipment Form
PM0017 1202	Fine Arts Form
PM0018 1202	Bicycles Form

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Agency Name and Address:		Agent Code:
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Named Insured:	CATHY MD-INLAND	
Address:	1065 MARYLAND AVE HAGERSTOWN, MD 21740-7201	
Policy Period:	12/15/2023 to 12/15/2024 12:01 a.m. Standard Time	
Date Risk New:	12/15/2023	
The residence of the named insured is located at the above address unless otherwise stated:		
Deductible	Class of Property	
\$500	MOTORIZED GROUND MAINTENANCE VEHICLES	
\$0	MOTORIZED VEHICLES FOR HANDICAPPED PERSONS	
\$100	MUSICAL INSTRUMENTS	
\$250	OUTBOARD MOTORS AND BOATS	
\$0	SILVERWARE	
\$250	STAMPS	
\$250	COIN COLLECTIONS	
Total Amount of Insurance		Total Premium
\$ 63,200		\$ 1,126

FORM SCHEDULE

Form Number	Form Description
PM0030 1202	Outboard Motor and Boat Form
PM0031 1202	Motorized Vehicles for Handicapped Person Form
PM0032 1202	Motorized Ground Maintenance Vehicles Form
PM0033 1202	Motorized Golf Carts Form
PM0119 0615	Maryland Special Provisions Endorsement

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Agency Name and Address:		Agent Code:
BS CORPORATION TEST AVENUE HUNTINGDON, PA 16652 Phone: 000-000-0000		M9948
Named Insured:	CATHY MD-INLAND	
Address:	1065 MARYLAND AVE HAGERSTOWN, MD 21740-7201	
Policy Period:	12/15/2023 to 12/15/2024 12:01 a.m. Standard Time	
Date Risk New:	12/15/2023	
The residence of the named insured is located at the above address unless otherwise stated:		
Deductible \$100 \$500	Class of Property SPORTS EQUIPMENT MISCELLANEOUS COLLECTIONS	
Total Amount of Insurance \$63,200		Total Premium \$1,126

FORM SCHEDULE

Form Number	Form Description

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Mutual Benefit Insurance Company

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409 Penn Street, PO Box 577

Huntingdon, Pennsylvania 16652-0577

Insured: CATHY MD-INLAND

Agent: BS CORPORATION

ENDORSEMENT CP39
Co. Use Only: #1 02/20/2024
END. #4 CLASS #2
Effective Date: 01/15/2024
Direct Billed

Policy Number: IP20088449

Policy Period: 12/15/2023 to 12/15/2024

LOSS PAYEE - List the Property and the Person or Organization with interest in that Property below:

CAMERAS #1

ABC BANK

PO BOX 100

HAGERSTOWN MD 21740

Loan# LP123

OPTIONS

The options noted below apply to this policy only if the box is checked or otherwise completed. The provisions that apply to each option are included in the policy form to which they pertain.

FINE ARTS

☒ Breakage of Fragile Articles - Special (Open Perils) Coverage

JEWELRY

☒ Jewelry Pair or Set Broad Coverage (Applies only to jewelry subject to the Standard Loss Settlement)

☒ Jewelry in Vault Credit

Name and Location of Bank or Security Institution:

PROPERTY ADDRESS, 1065 MARYLAND AVE HAGERSTOWN MD 21740-7201

☐ Additional Person Insured - Engagement, Wedding, or Guard Rings

Name of Person:

Article:

Description:

MUSICAL INSTRUMENTS

☐ Named Perils Coverage

STAMP AND/OR COIN COLLECTION

☒ Safe or Vault Credit (Applies only to Scheduled Collections)

OUTBOARD MOTORS AND BOATS

☒ Towing and Assistance Coverage

☒ Protect and Recovery Costs Coverage

☒ Part II - Property Damage Liability Coverage

Increased Limits of Liability

☐ \$3,000

☒ \$5,000

☐ \$10,000

MOTORIZED VEHICLES FOR HANDICAPPED PERSON

☐ Emergency Repairs Coverage

☒ Part II - Property Damage Liability Coverage

Increased Limits of Liability

☒ \$3,000

☐ \$5,000

☐ \$10,000

MOTORIZED GROUND MAINTENANCE VEHICLES

☐ Limited Business Use Coverage

☒ Part II - Property Damage Liability Coverage

Increased Limits of Liability

☐ \$3,000

☒ \$5,000

☐ \$10,000

MOTORIZED GOLF CARTS

☒ Part II - Property Damage Liability Coverage

Increased Limits of Liability

☐ \$3,000

☐ \$5,000

☒ \$10,000

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SPORTS EQUIPMENT FORM**Schedule***

	Amt. of Ins.	Premium
1. UNSCHEDULED PROPERTY – BLANKET INSURANCE	\$	\$
2. SCHEDULED PROPERTY		
a. Amount of Insurance and Premium for All Scheduled Property	Amt. of Ins.	Premium
	\$ 993	\$ 24
b. Property Scheduled		
Item	Description	Amt. of Ins.
	See IP0003	\$

* Entries may be left blank if shown elsewhere in this policy for this coverage.

Articles subject to Paragraph **D.1.b. Agreed Value Loss Settlement in Common Policy Provisions Form **PM 00 01.**

A. Property Covered

We cover the property insured under this policy that is owned by an “insured” while it is anywhere in the world.

This class of property includes but is not limited to hunting, fishing and bowling equipment, guns and other sports equipment and supplies.

1. Scheduled and Unscheduled Property

We cover scheduled and unscheduled sports equipment only if an amount of insurance and premium is shown for that property in the Schedule above.

The amount of insurance shown for such property is limited by Paragraph **D.1. Loss Settlement in Common Policy Provisions Form PM 00 01.**

2. Newly Acquired Property

We cover newly acquired property subject to the following:

- a.** The limit for this coverage is 25% of the amount of insurance for sports equipment or \$10,000, whichever is less; and
- b.** You will report to us such newly acquired property within 30 days of

when you acquire it and pay additional premium from that date.

If you fail to do so, coverage will cease automatically 30 days after you acquired the property or at the end of the policy period, whichever occurs first.

B. Property Not Covered

We do not cover contraband or property in the course of illegal transportation or trade.

C. Perils Insured Against

We insure against risk of direct physical loss to covered property.

We do not insure loss caused by:

- 1.** Wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself;
- 2.** Insects or vermin;
- 3.** Repairing, restoration or retouching processes; or
- 4.** Corrosion or rust.

D. Deductible

We will pay only that part of the total of all loss payable under this policy that exceeds

MUTUAL BENEFIT INSURANCE COMPANY

POLICY NUMBER: IP20088449

EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE

IP 00 02 10 15

the deductible amount shown in the
Declarations.

Policy Number: **IP20088449**Expiration Date: **12/15/2024****SCHEDULED PROPERTY**

Item #	Class	Description	Amount of Insurance
1	BICYCLES	BI0001 - 3 SPEED	\$625
2	BICYCLES	BI0002 - SCHWINN 1500	\$350
1	CAMERAS	CA0001 - MINOLTA 250	\$815
2	CAMERAS	CA0002 - CANON MICRO 500	\$400
1† ††	FINE ARTS	FA0001 - MONET REPLICATE	\$1,555
2††	FINE ARTS	FA0002 - CUSTOM PORTRAITS	\$2,500
1**	FURS	FR0001 - WOMEN'S COAT	\$2,115
2	FURS	FR0002 - WOMEN'S HAND WARMER COVERING	\$555
1	GOLF EQUIPMENT	GO0001 - SET OF GOLF CLUBS	\$400
2	GOLF EQUIPMENT	GO0002 - TIGER WOODS 4 IRON	\$757
1# ##	JEWELRY	JE0001 - DIAMOND EARRINGS AND NECKLACE	\$2,778
2##	JEWELRY	JE0002 - EMERALD AND DIAMOND EARRINGS AND BRACELET SET	\$1,758
1	MOTORIZED GOLF CARTS	VC0001 - JOHN DEERE, 2019, B4687, A123456789	\$2,535
	TRAILER	TC0001 - TRAILER, 2019, TRLR1, C123456789	\$431
	EQUIPMENT	SC0001 - EQUIPMENT, 2019, EQUIP1, B123456789	\$352
2	MOTORIZED GOLF CARTS	VC0002 - KUBOTA, 2020, KB123456789 SIDE BY SIDE, ACB123456DEF789123	\$5,575
1	MOTORIZED GROUND MAINTENANCE VEHICLES	VM0001 - BOB CAT, 2018, BC123, A1234567890	\$1,768
2	MOTORIZED GROUND MAINTENANCE VEHICLES	VM0002 - KAWASAKI, 2019, SUPER SPORT ALL TERRAIN, KW654123987	\$1,356
1	MOTORIZED VEHICLES FOR HANDICAPPED PERSONS	VH0001 - HOME CARE, 2017, HANDICAP123, H123456789	\$7,999
2	MOTORIZED VEHICLES FOR HANDICAPPED PERSONS	VH0002 - HANDICAP2, 2015, SCOOTER HV12397, HCV159357864	\$4,289
1	MUSICAL INSTRUMENTS	MI0001 - CRYSTAL FLUTE	\$728
2	MUSICAL INSTRUMENTS	MI0002 - ALTO SAXOPHONE	\$895
1	OUTBOARD MOTORS AND BOATS	BV0001 - STARCRAFT, 2020, CREST, 20, B3456	\$10,500
	MOTOR	BM0001 - STARMOTOR, 2020, C150,	\$805
2	OUTBOARD MOTORS AND BOATS	BR0001 - ROWERS, 2021, RW357951, 15, RF268413	\$357

** Articles subject to Paragraph **D.1.b.** Agreed Value Loss Settlement in Common Policy Provisions Form **PM 00 01.**

Jewelry articles subject to Optional Jewelry in Vault requirements.

Jewelry articles subject to Optional Jewelry Pair or Set Broad Coverage.

† Fine Art articles subject to Optional Breakage of Fragile Articles Coverage.

†† Fine Art articles subject to Paragraph **D.1.a.** Standard Loss Settlement in Common Policy Provisions Form **PM 00 01.**

Policy Number: **IP20088449**Expiration Date: **12/15/2024****SCHEDULED PROPERTY**

Item #	Class	Description	Amount of Insurance
1	SILVERWARE	SI0001 - WEDDING SILVER SET	\$2,869
2	SILVERWARE	SI0002 - TEA SET AND SERVING PLATTER	\$695
1	STAMPS	ST0001 - UNCIRCULATED STAMPS	\$725
2	STAMPS	ST0003 - PRESIDENTIAL STAMPS	\$59
1	COIN COLLECTIONS	CO0001 - UNCIRCULATED COINS	\$825
2**	COIN COLLECTIONS	CO0002 - SET OF GOLD DOLLARS	\$1,500
2	SPORTS EQUIPMENT	GN0001 - SMITH & WESSON	\$550
3	SPORTS EQUIPMENT	FE0001 - CUSTOM FLY ROD AND HIP WAITERS	\$125
4	SPORTS EQUIPMENT	BE0001 - 15 LB BALL, CASE, GLOVE	\$68
1	SPORTS EQUIPMENT	SP0001 - NADAL SIGNED RACQUET	\$250
1	MISCELLANEOUS COLLECTIONS	MC0001 - ANTIQUE BELL COLLECTION	\$705
2	MISCELLANEOUS COLLECTIONS	MC0002 - CUT GLASS COLLECTION	\$1,500
3	MISCELLANEOUS COLLECTIONS	MC0003 - SWAROVSKI CRYSTAL FIGURINES	\$895

** Articles subject to Paragraph **D.1.b.** Agreed Value Loss Settlement in Common Policy Provisions Form **PM 00 01.**

Jewelry articles subject to Optional Jewelry in Vault requirements.

Jewelry articles subject to Optional Jewelry Pair or Set Broad Coverage.

† Fine Art articles subject to Optional Breakage of Fragile Articles Coverage.

†† Fine Art articles subject to Paragraph **D.1.a.** Standard Loss Settlement in Common Policy Provisions Form **PM 00 01.**



Account Number: IP20088449

Policy Number: IP20088449

Policy Period: 12/15/2023 - 12/15/2024

Endorsement Effective Date: 01/15/2024

DESCRIPTION OF CHANGE

The attached endorsement was issued to make the following policy additions, deletions, or changes:

Changed Scheduled Personal Property - 1 - 3 SPEED
Changed Scheduled Personal Property - 1 - MINOLTA 250
Changed Scheduled Personal Property - 1 - WOMEN'S COAT
Changed Scheduled Personal Property - 1 - SET OF GOLF CLUBS
Changed Scheduled Personal Property - 1 - ANTIQUE BELL COLLECTION
Changed Scheduled Personal Property - 1 - CRYSTAL FLUTE
Changed Scheduled Personal Property - 1 - WEDDING SILVER SET
Changed Scheduled Personal Property - 1 - NADAL SIGNED RACQUET
Changed Scheduled Personal Property - 1 - MOTORIZED VEHICLE
Changed Scheduled Personal Property - 1 - VEHICLES
Changed Scheduled Personal Property - 1 - STAMPS UNSCHEDULED
Changed Scheduled Personal Property - 1 - UNCIRCULATED COINS
Changed Scheduled Personal Property - 1 - MONET REPLICATE
Changed Scheduled Personal Property - 1 - DIAMOND EARRINGS AND NECKLACE

PERSONAL INLAND MARINE
PM 00 09 12 02

PERSONAL ARTICLES STANDARD LOSS SETTLEMENT FORM

SCHEDULE*

Enter Amount Of Insurance And Premium For Each Class In Which Articles Are Listed In The Schedule Below	Amount Of Insurance	Premium
1. Jewelry Owned By An "Insured"	\$	\$
2. Furs And Garments Trimmed With Or Consisting Principally Of Fur Owned By An "Insured"	\$	\$
3. Cameras	\$	\$
4. Musical Instruments	\$	\$
5. Silverware	\$	\$
6. Golfer's Equipment	\$	\$
7. Fine Arts	Total Amount	
a. Primary Location	\$	\$
Secondary Location	\$	\$
Other Locations 1	\$	\$
2	\$	\$
b. Amount of insurance for articles subject to Optional Breakage Of Fragile Articles coverage as indicated by a dagger symbol (†).	Amount For 7b. \$	\$
8. Collections:		
a. Postage Stamps	\$	\$
b. Rare And Current Coins	\$	\$
Miscellaneous Collection	\$3,100	\$29

SCHEDULED ARTICLES*		
Article † #	Description	Amt. Of Ins.
	See IP0003	

Jewelry articles subject to Optional Jewelry In Vault requirements.

SCHEDULE ARTICLES* (Continued)

Articles † #	Description	Amt. Of Ins.
<p>* Entries may be left blank if shown elsewhere in this policy for this coverage.</p> <p>† Fine Art articles subject to Optional Breakage Of Fragile Articles Coverage.</p> <p># Jewelry articles subject to Optional Jewelry In Vault requirements.</p>		

UNSCHEDULED PROPERTY – BLANKET INSURANCE*

1. Fine Arts	Description	Amt. Of Ins.	Premium
Primary Location		\$	\$
Secondary Location			
Other Location 1			
2			
2. Other Classes			
<p>* Entries may be left blank if shown elsewhere in this policy for this coverage.</p>			

A. Property Covered

We cover the property insured under this policy while it is anywhere in the world.

1. Scheduled Property

We cover the property listed in the Schedule above only if an amount of insurance and premium is shown for that property.

The amount of insurance shown for such property is limited by Paragraph **D.1. Loss Settlement** in Common Policy Provisions Form **PM 00 01**.

2. Unscheduled Property – Blanket Insurance

(Applies Only To Cameras, Golfer's Equipment, Fine Arts, Musical Instruments, Postage Stamp Or Rare And Current Coin Collections And Silverware Classes Of Property.)

We cover the property listed in the Schedule only if an amount of insurance and premium is shown for that property.

The amount of insurance shown for such property is limited by Paragraph **D.1. Loss Settlement** in Common Policy Provisions Form **PM 00 01**.

3. Fine Arts – Scheduled And Unscheduled

With regard to articles of fine art insured in this policy:

- a. The premium shown in the Declarations is based on your statement that such property is located at the address(es) shown in the Declarations; and
- b. You agree that if any articles are to be transported from such location, they will be packed and unpacked by competent packers.

4. Classes Of Property Described

a. Cameras

This class includes but is not limited to:

- (1) Analog and digital motion and still cameras;
- (2) Projection equipment such as movie, overhead, slide and multi-media projectors;
- (3) Portable sound equipment related to the recording, projection, reproduction and operation of motion or still pictures;
- (4) Binoculars, telescopes, microscopes and the like which may be used with cameras or photographic equipment;

- (5) Compact discs, digital video discs, diskettes, film, tapes used with photographic and projection equipment; and

- (6) Related photographic accessories and equipment.

b. Musical Instruments

This class includes sheet music and accessories and equipment used for or with covered musical instruments.

c. Silverware

This class includes the following property when owned by an "insured":

- (1) Silverware, silver-plated ware, goldware, gold-plated ware, pewterware, platinumware and platinum-plated ware, and
- (2) The following if made of or including silver, gold, pewter or platinum:
 - (a) Flatware and hollowware; and
 - (b) Tea sets; trays and trophies.

d. Golfer's Equipment

This class includes the following property when owned by an "insured":

- (1) Golf clubs and golf clothing;
- (2) Your other clothing while contained in a locker when you are playing golf;
- (3) Golf balls but only for direct physical loss by the perils of:
 - (a) Fire; or
 - (b) Burglary but only if there are visible marks of forcible entry into the building, room or locker; and
- (4) Other golf accessories and equipment.

e. Fine Arts

This class includes private collections owned by an "insured" which consist of:

- (1) Drawings, etchings, lithographs, paintings, pictures, tapestries;
- (2) Art glass windows;
- (3) Bona fide works of art such as:
 - (a) Valuable rugs;
 - (b) Statuary, marbles and bronzes;
 - (c) Antique furniture and silver;
 - (d) Manuscripts and rare books; and
 - (e) Porcelains, rare glass and bric-a-brac; and
- (4) Other bona fide works of rarity, historical value or artistic merit.

f. Postage Stamp Collections

This class includes the following property when owned by or in the custody or control of an "insured":

- (1) Due, envelope, official, revenue, match and medical stamps;
- (2) Covers, locals, reprints, essays, proofs and other philatelic property; or
- (3) Books, pages and mountings of items in f.(1) and (2) above.

g. Rare And Current Coin Collections

This class includes the following property when owned by or in the custody or control of an "insured":

- (1) Medals, paper money and bank notes;
- (2) Tokens of money and other numismatic property; or
- (3) Coin albums, containers, frames, cards and display cabinets used with the collection.

5. Newly Acquired Property

We cover newly acquired property of the following classes already insured subject to the conditions described for each class:

a. Jewelry, Furs And Cameras

The limit for this coverage is 25% of the amount of insurance for this type of property or \$10,000, whichever is less.

b. Musical Instruments

The limit for this coverage is 25% of the amount of insurance for musical instruments or \$10,000, whichever is less.

When unscheduled musical instruments are insured, we do not cover newly acquired musical instruments owned by or rented to a school, board of education or municipality.

c. Fine Arts

The limit for this coverage is 25% of the amount of insurance for scheduled fine arts.

d. Reporting Condition

You will report to us any newly acquired:

- (1) Jewelry, furs, cameras or musical instruments within 30 days of when they are acquired; and
- (2) Fine art within 90 days of when it is acquired; and

Pay the additional premium from that date.

If you do not report such property to us by the specified times, coverage will cease automatically 30 days (90 days for Fine Arts) after you acquired the property or at the end of the policy period, whichever occurs first.

B. Property Not Covered

We do not cover:

1. Under the Jewelry class of property:

- a. Unmounted gems;
- b. Bullion, gold, silver and other precious metals;
- c. Goldware, gold-plated ware, pewterware, platinumware, platinum-plated ware, silverware, and silver-plated ware; and
- d. Flatware, hollowware, tea sets, trays and trophies made of or including gold, silver, platinum or pewter;

2. Under the Cameras class of property:

- a. Aerial and radar cameras, television cameras used for business purposes, coin or token operated cameras and cameras and related property for account of dealers or manufacturers; and
- b. Accessories and equipment related to property described in a. above.

3. Musical instruments used by any person in a performance for pay unless the Performance For Pay Coverage option is selected in the Declarations or is otherwise indicated elsewhere in this policy.

An instrument is used in a performance for pay when a person receives payment for playing the instrument or teaching with it during the policy period.

4. Under the Silverware class of property:

- a. Pens, pencils, flasks, or smoking implements or accessories; and
- b. Jewelry or other articles of personal adornment;

5. Articles of Fine Art:

- a. In the custody of a dealer, art gallery, art institution, auction house or room or museum open to the public when insured in the name of such entities;
- b. Exhibited at fair grounds or on the premises of national or international expositions unless the premises are covered by this policy; or
- c. Owned by and insured for account of Federal, State, County or Municipal authorities;

6. Postage stamps and rare and current coins:
 - a. Not an actual part of a stamp or coin collection;
 - b. Being shipped by mail other than registered mail; or
 - c. In the custody of transportation companies; and
7. Contraband, or property in the course of illegal transportation or trade.

C. Perils Insured Against

We insure against risk of direct physical loss to covered property.

We do not insure the following:

1. Loss caused by wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself;
2. Loss caused by insects or vermin;
3. If organs not of a mobile nature are covered under Musical Instruments, loss caused by:
 - a. Mechanical or electrical breakdown or failure; or
 - b. Any repairing, adjusting, servicing or maintenance operation;
 unless direct loss by fire or explosion ensues and then we will pay only for the ensuing loss;
4. If Fine Arts are covered:
 - a. Loss caused by any repairing, restoration or retouching process; or
 - b. Breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles.
 We do cover breakage caused by:
 - (1) Fire or lightning;
 - (2) Explosion, aircraft or collision;
 - (3) Windstorm, earthquake or flood;
 - (4) Malicious damage or theft; or
 - (5) Derailment or overturn of a conveyance;
5. If Postage Stamps or Rare and Current Coin Collections are covered:
 - a. Loss caused by or resulting from work done to or handling the property; or
 - b. Loss caused by:
 - (1) Fading, creasing, denting, scratching, tearing, or thinning;

- (2) Transfer of colors, inherent defect, dampness, extremes of temperature or depreciation;
- (3) Disappearance of individual stamps, coins or other articles unless the item is:
 - (a) Described and scheduled with a specific amount of insurance; or
 - (b) Mounted in a volume and the page it is attached to is also lost.

D. Deductible

We will pay only that part of the total of all loss payable under this policy that exceeds the deductible amount shown in the Declarations.

E. Options

One or more of the following options apply to this policy **only** if the box for that option is checked in the policy Declarations, or is otherwise indicated elsewhere in this policy.

1. Safe Or Vault Premium Credit For Postage Stamp And Coin Collections

You agree to keep at least 75% (by value) of the scheduled stamp and coin collections in a fireproof safe or vault with a combination lock when not in use or on exhibition.

2. Named Perils Coverage For Musical Instruments

Paragraph **C.** above does not apply to musical instruments. Instead, we insure for direct physical loss to such property caused by the perils of:

- a. Fire or lightning;
- b. Cyclone or tornado;
- c. Flood or theft; or
- d. Accident to a conveyance.

3. Breakage Of Fragile Articles Coverage For Fine Arts

The preclusion of coverage under Perils Insured Against in Paragraph **C.4.b.** above does not apply to articles described and marked with a dagger symbol (†) in the Schedule.

4. Windstorm, Hurricane Or Tornado Exclusion For Fine Arts

We do not insure for loss caused directly or indirectly by windstorm, hurricane or tornado to covered property at the location declared in the Declarations or elsewhere in this policy for this option.

5. Jewelry In Vault Credit

a. You agree:

- (1)** To keep the jewelry articles described and marked with a number symbol (#) in the Schedule in a vault; and
- (2)** That such vault is on the premises of the bank or security institution declared in the Declarations or elsewhere in this policy for this option.

b. We will not cover these articles if they are removed from the premises of that bank or security institution unless you:

- (1)** Notify us in advance of removal; and
- (2)** Pay an additional premium for the time they are away from such premises.

6. Jewelry Pair Or Set Broad Coverage

Paragraph **D.1.a.(3)** Loss To A Pair, Set Or Parts in Common Policy Provisions Form **PM 00 01** is deleted and replaced by the following:

(3) Loss To A Pair, Set Or Parts

If there is a loss to a scheduled article of jewelry that is a pair or set, or consists of several parts when complete:

- (a)** We will pay the full amount shown in the Schedule for that article; and

- (b)** You will surrender it to us if not lost or stolen.

7. Additional Person Insured – Engagement Ring, Wedding Ring Or Guard Ring Only

We agree that the person named in the Declarations or elsewhere in this policy for this option has an interest in the jewelry article(s) described as applying to this option.

You agree that such person is not an "insured" under this policy.

F. Loss Conditions

In Common Policy Conditions Form **PM 00 01**, Paragraph **D.1.b.** Agreed Value Loss Settlement – Scheduled Property Only, is deleted for all classes of property except Fine Arts.

POLICY NUMBER: IP20088449
EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE
PM 00 11 12 02

JEWELRY AND FURS FORM

SCHEDULE*

1.	Amount Of Insurance And Premium For All Scheduled Property	Amt. Of Ins.	Premium
(a)	Jewelry As Described In 2. Below	\$4,536	\$ 37
(b)	Furs And Garments Trimmed With Or Consisting Principally Of Fur As Described In 2. Below	\$2,670	\$ 11
2.	Property Scheduled		
	Articles ** #	Description	Amt. Of Ins.
		See IP0003	\$

* Entries may be left blank if shown elsewhere in this policy for this coverage.

** Articles subject to Paragraph **D.1.b.** Agreed Value Loss Settlement in Common Policy Provisions Form **PM 00 01.**

Articles subject to Optional Jewelry In Vault requirements.

A. Property Covered

We cover the property insured under this policy that is owned by an "insured" while it is anywhere in the world.

1. Scheduled Jewelry And Furs

We cover scheduled articles of jewelry and furs only if an amount of insurance and premium is shown for that property in the Schedule above.

The amount of insurance shown for such property is limited by Paragraph **D.1.** Loss Settlement in Common Policy Provisions Form **PM 00 01.**

2. Newly Acquired Property

We cover newly acquired jewelry and furs subject to the following:

- a. The limit for this coverage is 25% of the amount of insurance for that type of property or \$10,000, whichever is less; and
- b. You will report to us such newly acquired property within 30 days of when you acquire it and pay an additional premium from that date.

If you fail to do so, coverage will cease automatically 30 days after you acquired the property or at the end of the policy period, whichever occurs first.

B. Property Not Covered

We do not cover:

1. Unmounted gems;
2. Bullion, gold, silver and other precious metals;
3. Goldware, gold-plated ware, pewterware, platinumware, platinum-plated ware, silverware, and silver-plated ware;
4. Flatware, hollowware, tea sets, trays and trophies made of or including gold, pewter, platinum or silver; and
5. Contraband, or property in the course of illegal transportation or trade.

C. Perils Insured Against

We insure against risk of direct physical loss to the covered property.

We do not insure against loss caused by:

1. Wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself; or
2. Insects or vermin.

D. Deductible

We will pay only that part of the total of all loss payable under this policy that exceeds the deductible amount shown in the Declarations.

E. Options

One or more of the following options apply to this policy **only** if the box for that option is checked in the policy Declarations, or is otherwise indicated elsewhere in this policy.

1. Jewelry Pair Or Set Broad Coverage

(Applies only to scheduled articles of jewelry subject to Paragraph **D.1.a.** Standard Loss Settlement in Common Policy Provisions Form **PM 00 01.**)

Paragraph **D.1.a.(3)** in Common Policy Provisions Form **PM 00 01** is deleted and replaced by the following:

(3) Loss To A Pair, Set Or Parts

If there is a loss to a scheduled article of jewelry that is a pair or set, or consists of several parts when complete:

- (a) We will pay the full amount shown in the Schedule for that article; and
- (b) You will surrender it to us if not lost or stolen.

2. Jewelry In Vault Credit

a. You agree:

- (1) To keep the jewelry articles described and marked with a number symbol (#) in the Schedule in a vault; and
- (2) That such vault is on the premises of the bank or security institution declared in the Declarations or elsewhere in this policy for this Option.

b. We will not cover these articles if they are removed from the premises of that bank or security institution unless you:

- (1) Notify us in advance of removal; and
- (2) Pay an additional premium for the time they are away from such premises.

3. Additional Person Insured – Engagement Ring, Wedding Ring Or Guard Ring Only

We agree that the person named in the Declarations or elsewhere in this policy for this Option has an interest in the jewelry article(s) described as applying to this Option.

You agree that such person is not an "insured" under this policy.

POLICY NUMBER: IP20088449
EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE
PM 00 12 12 02

STAMP AND COIN COLLECTIONS FORM

SCHEDULE*

1. UNSCHEDULED PROPERTY – BLANKET INSURANCE		Amt. Of Ins.	Premium
a. Postage Stamp Collections		\$ 236	\$ 1
b. Rare And Current Coin Collections		\$	\$
2. SCHEDULED PROPERTY			
a. Amount Of Insurance And Premium For All Scheduled Property			
(1) Postage Stamp Collections As Described In b. Below		\$ 784	\$ 4
(2) Rare And Current Coin Collections As Described In b. Below		\$ 2,325	\$ 27
b. Property Scheduled			
Item **	Description	Amt. Of Ins.	
	See IP0003		

* Entries may be left blank if shown elsewhere in this policy for this coverage.

** Items subject to Paragraph D.1.b. Agreed Value Loss Settlement in Common Policy Provisions Form PM 00 01.

A. Property Covered

1. We cover scheduled and unscheduled postage stamp and rare or current coin collections while anywhere in the world only if:

- a. Owned by or in the custody or control of an "insured"; and
- b. An amount of insurance and premium is shown for that property in the Schedule above.

The amount of insurance shown for such property is limited by Paragraph **D.1. Loss Settlement in Common Policy Provisions Form PM 00 01.**

2. Postage stamp collections include the following:
 - a. Due, envelope, official, revenue, match and medical stamps;
 - b. Covers, locals, reprints, essays, proofs and other philatelic property; or
 - c. Books, pages and mountings of items in **2.a.** and **b.** above.
3. Rare and current coin collections include the following:
 - a. Medals, paper money and bank notes;
 - b. Tokens of money and other numismatic property; or
 - c. Coin albums, containers, frames, cards and display cabinets used with the collection.

B. Property Not Covered

We do not cover:

1. Postage stamps or rare and current coins:
 - a. Not an actual part of a stamp or coin collection;
 - b. Being shipped by mail other than registered mail; or
 - c. In the custody of transportation companies; and
2. Contraband or property in the course of illegal transportation or trade.

C. Perils Insured Against

We insure against risk of direct physical loss to covered property.

We do not insure the following:

1. Loss caused by or resulting from work done to or handling the property; or
2. Loss caused by:
 - a. Wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself;
 - b. Insects or vermin;
 - c. Fading, creasing, denting, scratching, tearing, or thinning;
 - d. Transfer of colors, inherent defect, dampness, extremes of temperature or depreciation; and
 - e. Disappearance of individual stamps, coins or other property unless the item is:
 - (1) Described and scheduled with a specific amount of insurance; or
 - (2) Mounted in a volume and the page it is attached to is also lost.

D. Deductible

We will pay only that part of the total of all loss payable under this policy that exceeds the deductible amount shown in the Declarations.

E. Option

The following option applies to this policy **only** if the box for that option is checked in the policy Declarations or is otherwise indicated elsewhere in this policy.

Safe Or Vault Credit

(Applies Only To Scheduled Property)

You agree to keep at least 75% (by value) of the scheduled property in a fireproof safe or vault with a combination lock when not in use or on exhibition.

POLICY NUMBER: IP20088449
EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE
PM 00 13 12 02

CAMERAS FORM

SCHEDULE*

	Amt. Of Ins.	Premium
1. UNSCHEDULED PROPERTY – BLANKET INSURANCE	\$	\$
2. SCHEDULED PROPERTY		
a. Amount Of Insurance And Premium For All Scheduled Property	\$ 1,215	\$ 11
b. Property Scheduled		
Item **	Description	Amt. Of Ins.
	See IP0003	
* Entries may be left blank if shown elsewhere in this policy for this coverage.		
** Items subject to Paragraph D.1.b. Agreed Value Loss Settlement in Common Policy Provisions Form PM 00 01.		

A. Property Covered

We cover the property insured under this policy while it is anywhere in the world.

1. Scheduled And Unscheduled Cameras

We cover scheduled and unscheduled cameras only if an amount of insurance and premium is shown for that property in the Schedule above.

The amount of insurance shown for such property is limited by Paragraph **D.1. Loss Settlement** in Common Policy Provisions Form **PM 00 01**.

Cameras include but are not limited to:

- a. Analog and digital motion and still cameras;
- b. Projection equipment such as movie, overhead, slide and multi-media projectors;
- c. Sound equipment which is portable and related to the recording, projection, reproduction and operation of motion or still pictures;
- d. Binoculars, telescopes, microscopes and the like which may be used with cameras or photographic equipment;
- e. Compact discs, digital video discs, diskettes, film, tapes used with photographic and projection equipment; and
- f. Related photographic accessories and equipment.

2. Newly Acquired Property

We cover newly acquired cameras subject to the following:

- a. The limit for this coverage is 25% of the amount of insurance for cameras or \$10,000, whichever is less; and

- b. You agree to report to us such newly acquired property within 30 days of when you acquire it and pay an additional premium from that date.

If you fail to do so, coverage will cease automatically 30 days after you acquired the property or at the end of the policy period, whichever occurs first.

B. Property Not Covered

We do not cover:

1. Aerial and radar cameras;
2. Coin or token operated cameras;
3. Television cameras used for business purposes;
4. Cameras and related property for account of dealers or manufacturers;
5. Accessories and equipment related to property described in 1. through 4. above; and
6. Contraband, or property in the course of illegal transportation or trade.

C. Perils Insured Against

We insure against risk of direct physical loss to covered property.

We do not insure loss caused by:

1. Wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself; or
2. Insects or vermin.

D. Deductible

We will pay only that part of the total of all loss payable under this policy that exceeds the deductible amount shown in the Declarations.

POLICY NUMBER: IP20088449
EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE
PM 00 14 12 02

MUSICAL INSTRUMENTS FORM

SCHEDULE*

	Amt. Of Ins.	Premium
1. UNSCHEDULED PROPERTY – BLANKET INSURANCE	\$	\$
2. SCHEDULED PROPERTY		
a. Amount Of Insurance And Premium For All Scheduled Property	\$ 1,623	\$ 5
b. Property Scheduled		
Item ** #	Description	Amt. Of Ins.
	See IP0003	\$
* Entries may be left blank if shown elsewhere in this policy for this coverage.		
** Items subject to Paragraph D.1.b. Agreed Value Loss Settlement in Common Policy Provisions Form PM 00 01.		
# Items subject to Optional Performance For Pay Coverage.		

A. Property Covered

We cover the property insured under this policy while it is anywhere in the world.

1. Scheduled And Unscheduled Musical Instruments

We cover unscheduled and scheduled musical instruments only if an amount of insurance and premium is shown for that property in the Schedule above.

The amount of insurance shown for such property is limited by Paragraph **D.1. Loss Settlement in Common Policy Provisions Form PM 00 01.**

Musical instruments include sheet music, accessories and equipment used for or with such instruments.

2. Newly Acquired Property

We cover newly acquired musical instruments only if Special Coverage applies to this policy.

- a. The limit for this coverage is 25% of the amount of insurance for musical instruments or \$10,000, whichever is less; and
- b. You agree to report to us such newly acquired property within 30 days of when you acquire it and pay an additional premium from that date.

If you fail to do so, coverage will cease automatically 30 days after you acquired the property or at the end of the policy period, whichever occurs first.

- c. When unscheduled musical instruments are insured, we do not cover newly acquired musical instruments owned by or rented to a school, board of education or municipality.

B. Property Not Covered

We do not cover:

1. Contraband or property in the course of illegal transportation or trade;
2. Musical instruments used by any person in a performance for pay unless the Performance For Pay Coverage option is selected in the Declarations or is otherwise indicated elsewhere in this policy.

Performance for pay means a person receives payment for playing the instrument or teaching with it during the policy period.

C. Perils Insured Against

Special Coverage

We insure against risk of direct physical loss to covered property. We do not insure the following:

1. Loss caused by:
 - a. Wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself; or
 - b. Insects or vermin.
2. If organs not of a mobile nature are covered, loss caused by:
 - a. Mechanical or electrical breakdown or failure; or
 - b. Any repairing, adjusting, servicing or maintenance operation;unless direct loss by fire or explosion ensues and then "we" will pay only for the ensuing loss.

D. Deductible

We will pay only that part of the total of all loss payable under this policy that exceeds the deductible amount shown in the Declarations.

E. Option

The following option applies to this policy **only** if the box for that option is checked in the policy Declarations or is otherwise indicated elsewhere in this policy.

Perils Insured Against – Named Perils

Paragraph **C.** is deleted and replaced by the following:

We insure for direct loss to covered property caused by the perils of:

1. Fire or lightning;
2. Cyclone or tornado;
3. Flood or theft; or
4. Accident to a conveyance.

POLICY NUMBER: IP20088449
EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE
PM 00 15 12 02

SILVERWARE FORM

SCHEDULE*

	Amt. Of Ins.	Premium
1. UNSCHEDULED PROPERTY – BLANKET INSURANCE	\$	\$
2. SCHEDULED PROPERTY		
a. Amount Of Insurance And Premium For All Scheduled Property	\$ 3,564	\$ 11
b. Property Scheduled		
Item **	Description	Amt. Of Ins.
	See IP0003	\$
<p>* Entries may be left blank if shown elsewhere in this policy for this coverage.</p> <p>** Items subject to Paragraph D.1.b. Agreed Value Loss Settlement in Common Policy Provisions Form PM 00 01.</p>		

A. Property Covered

1. We cover scheduled and unscheduled silverware owned by an "insured" while anywhere in the world only if an amount of insurance and premium is shown for that property in the Schedule above.

The amount of insurance shown for such property is limited by Paragraph **D.1. Loss Settlement** in Common Policy Provisions Form **PM 00 01**.

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

B. Property Not Covered

We do not cover:

1. Pens, pencils, flasks, or smoking implements or accessories;
2. Jewelry or other articles of personal adornment; and
- 3 Contraband or property in the course of illegal transportation or trade.

C. Perils Insured Against

We insure against risk of direct physical loss to covered property.

We do not insure loss caused by:

1. Wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself; or
2. Insects or vermin.

D. Deductible

We will pay only that part of the total of all loss payable under this policy that exceeds the deductible amount shown in the Declarations.

POLICY NUMBER: IP20088449
EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE
PM 00 16 12 02

GOLFER'S EQUIPMENT FORM

SCHEDULE*

	Amt. Of Ins.	Premium
1. UNSCHEDULED PROPERTY – BLANKET INSURANCE	\$	\$
2. SCHEDULED PROPERTY		
a. Amount Of Insurance And Premium For All Scheduled Property	\$ 1,157	\$ 7
b. Property Scheduled		
Item **	Description	Amt. Of Ins.
	See IP0003	

* Entries may be left blank if shown elsewhere in this policy for this coverage.
** Items subject to Paragraph D.1.b. Agreed Value Loss Settlement in Common Policy Provisions Form PM 00 01.

A. Property Covered

1. We cover scheduled and unscheduled golfer's equipment owned by an "insured" while anywhere in the world only if an amount of insurance and premium is shown for that property in the Schedule above.

The amount of insurance shown for such property is limited by Paragraph D.1. Loss Settlement in Common Policy Provisions Form PM 00 01.

2. Golfer's equipment includes:

- a. Golf clubs and golf clothing;
- b. Other clothing contained in a locker while an "insured" is playing golf;
- c. Golf balls but only for direct physical loss by the perils of:
 - (1) Fire; or

- (2) Burglary but only if there are visible marks of forcible entry into the building, room or locker; and

- d. Other golf accessories and equipment.

B. Property Not Covered

We do not cover contraband or property in the course of illegal transportation or trade.

C. Perils Insured Against

We insure against risk of direct physical loss to covered property.

We do not insure loss caused by:

1. Wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself; or
2. Insects or vermin.

D. Deductible

We will pay only that part of the total of all loss payable under this policy that exceeds the deductible amount shown in the Declarations.

POLICY NUMBER: IP20088449
EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE
PM 00 17 12 02

FINE ARTS FORM

SCHEDULE*

1. UNSCHEDULED PROPERTY – BLANKET INSURANCE	Amt. Of Ins.	Premium
Primary Location	\$	\$
Secondary Location	\$	\$
Other Locations 1	\$	\$
2	\$	\$
2. SCHEDULED PROPERTY		
a. Amount Of Insurance And Premium For All Scheduled Articles		
Primary Location 1065 MARYLAND AVE, HAGERSTOWN MD 21740-7201	\$4,055	\$5
Secondary Location	\$	\$
Other Locations 1	\$	\$
2	\$	\$
b. Amount Of Insurance For Articles Subject To Optional Breakage Of Fragile Articles Coverage	Amount For 2b	
	\$1,555	\$3
c. Articles Scheduled		
Articles ** † † †	Description	Amt. Of Ins.
	See IP0003	

* Entries may be left blank if shown elsewhere in this policy for this coverage.

** Articles subject to Paragraph D.1.b. Agreed Value Loss Settlement in Common Policy Provisions Form PM 00 01.

† Articles subject to Optional Breakage Of Fragile Articles Coverage.

†† Articles subject to Paragraph D.1.a. Standard Loss Settlement in Common Policy Provisions Form PM 00 01.

A. Property Covered

We cover the property insured under this policy that is owned by an "insured" while it is anywhere in the world.

1. Scheduled And Unscheduled Fine Arts

- a. We cover scheduled and unscheduled articles of fine art owned by an "insured" only if:

- (1) An amount of insurance and premium is shown for that property in the Schedule above.

The amount of insurance shown for such property is limited by Paragraph **D.1. Loss Settlement in Common Policy Provisions Form PM 00 01**;

- (2) They are located at the address(es) shown in the Declarations; and

- (3) You agree that if they are to be transported from such location, they will be packed and unpacked by competent packers.

- b. This class includes private collections of:

- (1) Drawings, etchings, lithographs, paintings, pictures, tapestries;

- (2) Art glass windows;

- (3) Bona fide works of art such as:

- (a) Valuable rugs;

- (b) Statuary, marbles and bronzes;

- (c) Antique furniture and silver;

- (d) Manuscripts and rare books; and

- (e) Porcelains, rare glass and bric-a-brac; and

- (4) Other bona fide works of rarity, historical value or artistic merit.

2. Newly Acquired Fine Art

We cover newly acquired articles of fine art subject to the following conditions:

- a. The limit for this coverage is 25% of the total amount of insurance for scheduled fine arts; and

- b. You agree to report to us any newly acquired articles within 90 days of when you acquire them and pay an additional premium from that date.

If you fail to do so, coverage will cease automatically 90 days after you acquired the property or at the end of the policy period, whichever occurs first.

B. Property Not Covered

We do not cover articles of fine art:

1. That are contraband or in the course of illegal transportation or trade;
2. In the custody of a dealer, art gallery, art institution, auction house or room or museum open to the public when insured in the name of such entities;
3. Exhibited at fair grounds or on the premises of national or international expositions unless the premises are covered by this policy; or
4. Owned by and insured for account of Federal, State, County or Municipal authorities.

C. Perils Insured Against

We insure against risk of direct physical loss to covered property.

We do not insure:

1. Loss caused by wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself;
2. Loss caused by insects or vermin;
3. Loss caused by any repairing, restoration or retouching process; and
4. Breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles.

We do insure breakage caused by:

- a. Fire or lightning;
- b. Explosion, aircraft or collision;
- c. Windstorm, earthquake or flood;
- d. Malicious damage or theft; or
- e. Derailment or overturn of a conveyance;

D. Deductible

We will pay only that part of the total of all loss payable under this policy that exceeds the deductible amount shown in the Declarations.

E. Options

One or more of the following options apply to this policy **only** if the box for that option is checked in the policy Declarations, or is otherwise indicated elsewhere in this policy.

1. Breakage Of Fragile Articles Coverage

The preclusion of coverage under Perils Insured Against in Paragraph **C.4.** above does not apply to articles described and marked with a dagger symbol (†) in the Schedule.

**2. Windstorm, Hurricane Or Tornado
Exclusion**

We do not insure for loss caused directly or indirectly by windstorm, hurricane or tornado to covered property at the location declared in the Declarations or elsewhere in this policy for this option.

SCHEDULE*

In Common Policy Provisions Form **PM 00 01**, Paragraphs **D.1.b.** Agreed Value Loss Settlement – Scheduled Property Only and **D.1.c.** Unscheduled Property – Blanket Insurance are deleted.

POLICY NUMBER: IP20088449
EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE
PM 00 30 12 02

OUTBOARD MOTOR AND BOAT FORM

SCHEDULE*

1. CLASSES OF PROPERTY		
a. Outboard Motor Boat		
Manufacturer, Year Built, Model, Length And Registration Number	Amt. Of Ins.	Premium
STARCRAFT, 2020, CREST, 20, B3456	\$10,500	\$179
b. Outboard Motor		
Manufacturer, Year Built, Model And/Or Serial Number		
STARMOTOR, 2020, C150,	\$805	\$13
c. Boat Trailer		
Manufacturer, Year Built, Model And/Or Serial Number		
	\$	\$
d. Unscheduled Equipment For Boats And Motors Described Above	Blanket Amt. Of Ins.	Premium
	\$	\$
TOTAL PREMIUM \$192		
Minimum Earned Premium (In The Event Of Cancellation)		\$
2. Territory (See Paragraph A.4. For The Complete Territory Definition)		
<input checked="" type="checkbox"/> a. Land And Inland Waters Except The Great Lakes		
<input type="checkbox"/> b. Land, Inland Waters Including The Great Lakes And Coastal Waters		
* Entries may be left blank if shown elsewhere in this policy for this coverage.		

PART I – PHYSICAL DAMAGE COVERAGE

A. Covered Property

1. Owned Property

We cover the property listed in the Schedule above and described in **a.**, **b.**, **c.** and **d.** below only if an amount of insurance and premium is shown for that for that property and it is owned by an "insured".

The amounts of insurance shown are limited by Paragraph **F.1.** Loss Settlement in this form.

- a.** Outboard Motor Boats listed in Item **1.a.** in the Schedule include permanently attached equipment except motors.

- b.** Outboard Motors listed in Item **1.b.** in the Schedule include fuel containers and any electric starting equipment or controls supplied by the manufacturer as integral equipment.

- c.** Boat Trailers listed in Item **1.c.** in the Schedule include boat carriers. Such trailers or carriers must be designed and used to carry and move boats listed in Item **1.a.** in the Schedule.

POLICY NUMBER: IP20088449
EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE
PM 00 31 12 02

MOTORIZED VEHICLES FOR HANDICAPPED PERSON FORM

SCHEDULE*

1. CLASSES OF PROPERTY		
a. "Motorized Vehicle"		
Manufacturer, Year Built, Model And Serial Number	Amt. Of Ins.	Premium
HOME CARE, 2017, HANDICAP123, H123456789	\$7,999	\$244
b. Trailer For Vehicle(s) Described In 1.a. Above		
Manufacturer, Year Built, Model And/Or Serial Number		
	\$	\$
c. Scheduled Equipment For Vehicle(s) Described In 1.a. Above		
Manufacturer, Year Built, Model And/Or Serial Number		
	\$	\$
d. Unscheduled Equipment – Blanket Insurance	Blanket Amt. Of Ins.	Premium
	\$	\$
2. COLLISION COVERAGE – <input checked="" type="checkbox"/> Applies <input type="checkbox"/> Does Not Apply		
TOTAL PREMIUM \$244		
* Entries may be left blank if shown elsewhere in this policy for this coverage.		

PART I – PHYSICAL DAMAGE COVERAGE

A. Covered Property

1. Owned Property

We cover the property listed in the Schedule above and described in **a.**, **b.**, **c.** and **d.** below only if an amount of insurance and premium is shown for that property.

The amounts of insurance shown are limited by Paragraph **F.1.** Loss Settlement in this form.

a. "Motorized Vehicle" Defined

The following definition is added specifically to this form and does not alter the definitions in Common Policy Provisions Form **PM 00 01**:

"Motorized vehicle" means a motorized land conveyance, described in the Schedule above, including permanently installed accessories, equipment or parts, that is:

- (1) Designed to assist a handicapped person and used solely by an "insured"; and
- (2) Owned by an "insured" or leased to an "insured" for at least 30 consecutive days; and

POLICY NUMBER: IP20088449
EXPIRATION DATE: 12/15/2024

PERSONAL INLAND MARINE
PM 00 32 12 02

MOTORIZED GROUND MAINTENANCE VEHICLES FORM

SCHEDULE*

1. CLASSES OF PROPERTY		
a. "Motorized Vehicle"		
Manufacturer, Year Built, Model And Serial Number	Amt. Of Ins.	Premium
BOB CAT, 2018, BC123, A1234567890	\$1,768	\$31
b. Trailer For Vehicle(s) Described In 1.a. Above		
Manufacturer, Year Built, Model And/Or Serial Number		
	\$	\$
c. Scheduled Equipment For Vehicle(s) Described In 1.a. Above		
Manufacturer, Year Built, Model And/Or Serial Number		
	\$	\$
d. Unscheduled Equipment – Blanket Insurance	Blanket Amt. Of Ins.	Premium
	\$	\$
2. COLLISION COVERAGE – <input checked="" type="checkbox"/> Applies <input type="checkbox"/> Does Not Apply		
TOTAL PREMIUM \$31		
* Entries may be left blank if shown elsewhere in this policy for this coverage.		

PART I – PHYSICAL DAMAGE COVERAGE

A. Covered Property

1. Owned Property

We cover the property listed in the Schedule above and described in **a.**, **b.**, **c.** and **d.** below only if an amount of insurance and premium is shown for that property.

The amounts of insurance shown are limited by Paragraph **F.1.** Loss Settlement in this form.

a. "Motorized Vehicle" Defined

The following definition is added specifically to this form and does not alter the definitions in Common Policy Provisions Form **PM 00 01**:

"Motorized vehicle" means a land motorized conveyance, described in the Schedule above, including permanently installed accessories, equipment or parts, that is:

- (1) Designed for ground maintenance tasks such as mowing grass, raking a lawn, plowing snow, or tilling or grading soil;

MOTORIZED GOLF CARTS FORM

SCHEDULE*

1. CLASSES OF PROPERTY		
a. "Golf Cart"		
Manufacturer, Year Built, Model And Serial Or Motor Number	Amt. Of Ins.	Premium
JOHN DEERE, 2019, B4687, A123456789	\$2,535	\$72
b. Trailer For "Golf Cart(s)" Described In 1.a. Above		
Manufacturer, Year Built, Model And/Or Serial Number		
TRAILER, 2019, TRLR1, C123456789	\$431	\$18
c. Scheduled Equipment For "Golf Cart(s)" Described in 1.a. Above		
Manufacturer, Year Built, Model And/Or Serial Number		
EQUIPMENT, 2019, EQUIP1, B123456789	\$352	\$9
d. Unscheduled Equipment – Blanket Insurance	Blanket Amt. Of Ins.	Premium
	\$	\$
2. COLLISION COVERAGE – <input checked="" type="checkbox"/> Applies <input type="checkbox"/> Does Not Apply		
TOTAL PREMIUM \$99		
* Entries may be left blank if shown elsewhere in this policy for this coverage.		

PART I – PHYSICAL DAMAGE COVERAGE

A. Covered Property

1. Owned Property

We cover the property listed in the Schedule above and described in **a.**, **b.**, **c.** and **d.** below only if an amount of insurance and premium is shown for that property.

The amounts of insurance shown are limited by Paragraph **E.1.** Loss Settlement in this form.

a. "Golf Cart" Defined

The following definition is added specifically to this form and does not alter the definitions in Common Policy Provisions Form **PM 00 01**:

"Golf Cart" means a motorized land conveyance, described in the Schedule above, including permanently installed accessories, equipment or parts, that is:

- (1) Designed to carry up to four people on a golf course for the purpose of playing golf;
- (2) Used for other personal pleasure activity;