



# Jewelry & Art Insurance

## Declarations

### YOUR AGENT

Undercode  
5623 Hwy 72 W  
Calhoun Falls, SC 29628  
123-123-1231  
747290200

Your Declarations summarizes your coverage and premium. Please read your policy, any attached forms and endorsements and your Declarations for a full description of your coverage.

### NAME & ADDRESS OF INSURED

**Dillon Atkinson**  
**Mariko Atkinson**  
440 Inglewood Dr  
Santa Rosa, CA 95407

Policy Number	<b>CO119141500</b>
Policy Period	<b>10/30/2023 To 10/30/2024 at 12:01 AM Standard Time</b>
Issuing Company	<b>Privilege Underwriters Reciprocal Exchange</b> 800 Corporate Dr., Suite 420 Fort Lauderdale, FL 33334 888-813-7873

### INSURED LOCATION

440 Inglewood Dr  
Santa Rosa, CA 95407

### SUMMARY OF COVERAGE

#### Jewelry

Scheduled Coverage

Blanket Coverage	<b>\$10,000</b>	Blanket Coverage Single Article Limit	<b>\$10,000</b>
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#### Bank Vaulted Jewelry

Scheduled Coverage

#### Stamps/Coins/Silver/Furs/ Musical Instruments

Scheduled Coverage

Blanket Coverage	Blanket Coverage Single Article Limit
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#### Fine Art

Scheduled Coverage

Blanket Coverage	Blanket Coverage Single Article Limit
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# Jewelry & Art Insurance

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Dillon Atkinson

Mariko Atkinson

Policy Number **CO119141500**

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## Collectibles

Scheduled Coverage

Blanket Coverage

Blanket Coverage Single Article Limit

## Wine

Scheduled Coverage

Blanket Coverage

Blanket Coverage Single Article Limit

## Miscellaneous

Scheduled Coverage

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## FORMS & ENDORSEMENTS

The following forms and endorsements are attached for this policy.

NAME	FORM NUMBER	EDITION DATE
<b>Declarations Page</b>	JAA-DEC-CA-001	06/01/2017
<b>OFAC Notice</b>	PURE-DSC-GEN-001	08/01/2015
<b>California Fraud Statement</b>	PURE-001-CA	06/01/2013
<b>Jewelry &amp; Art Policy</b>	JAA-998-GEN	03/01/2012
<b>Special Provisions - California</b>	JAA-END-CA-001	04/01/2020
<b>Additional Insured</b>	JAA-012-GEN	07/01/2010
<b>Additional Interest</b>	JAA-013-GEN	07/01/2010

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## CREDITS & SURCHARGES

Documentation of value 2 years or less Credit	<b>No</b>
Central Reporting Fire Alarm Credit	<b>Yes</b>
Central Reporting Burglar Alarm Credit	<b>Yes</b>
Home Safe Credit	<b>No</b>
Live-In Caretaker Credit	<b>No</b>
PURE Marketing Group Credit	
Home Companion Credit	<b>No</b>
Worldwide Jewelry Appraisal Credit	<b>No</b>
Bank Vaulted Jewelry Appraisal Credit	<b>No</b>
Collectibles Appraisal Credit	<b>No</b>
Fine Arts Appraisal Credit	<b>No</b>
Coins, Silver, Stamps, Furs, Musical Instruments	<b>No</b>
Appraisal Credit	
Wine Appraisal Credit	<b>No</b>

# Jewelry & Art Insurance

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**Dillon Atkinson**

**Mariko Atkinson**

Policy Number **CO119141500**

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Construction Type	<b>Reinforced</b>
	<b>Poured Concrete</b>
Protection Class	<b>1</b>
3 Concurrent Months Unoccupied Surcharge	<b>No</b>

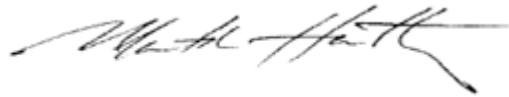
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Total Premium	<b>\$231</b>
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Surplus Contribution	<b>\$9</b>
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Grand Total	<b>\$240</b>
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YOU WILL BE BILLED SEPARATELY FOR ANY PREMIUM DUE.



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Authorized Company Representative



# U.S Treasury Department's Office of Foreign Assets Control ("OFAC")

## *Advisory Notice to Policyholders*

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No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- **Foreign agents;**
- **Front organizations;**
- **Terrorists;**
- **Terrorist organizations; and**
- **Narcotics traffickers;**

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.



# CALIFORNIA FRAUD STATEMENT

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For your protection, California law requires that you be made aware of the following: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

# Jewelry & Art Policy

## Your Jewelry & Art Policy Quick Reference

	Beginning on Page
<b>Section I – DEFINITIONS</b>	<b>2</b>
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A. Valuable Articles	
B. Newly Acquired Valuable Articles	
<b>Section III – LOSS SETTLEMENT</b>	<b>2</b>
A. Scheduled Valuable Articles	
B. Blanket Coverage	
C. Pair or Set	
D. Payment of Loss	
<b>Section IV – EXCLUSIONS</b>	<b>3</b>
<b>Section V – GENERAL PROVISIONS</b>	<b>4</b>

This policy is issued by Privilege Underwriters Reciprocal Exchange (PURE), a reciprocal insurance company. By purchasing this policy, you are a Subscriber to PURE. You are subject to the Subscriber's Agreement and Power of Attorney. This is a non-assessable policy consistent with section 629.261, Florida Statutes. The liability of the Subscriber to PURE is limited to the costs associated with the insurance policies only. This is a participating policy and you are entitled to dividends as may be declared by PURE. PURE may annually allocate a portion of surplus to subscriber savings accounts. Amounts allocated to subscriber savings accounts remain a part of PURE's surplus. They may be used to support the operations of PURE. Your right to the balance in the subscriber savings account is limited as set forth in the Subscriber's Agreement.

### Insuring Agreement

Privilege Underwriters Reciprocal Exchange will provide the insurance described in this policy in return for payment of the premium and compliance with all applicable provisions of the policy.

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## SECTION I – DEFINITIONS

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In this policy, “you” and “your” refer to the “named insured” shown in the Declarations and if the “named insured” is an individual, the spouse if a resident of the same household. “We”, “us” and “our” refer to the Company providing this insurance.

In addition, certain words and phrases are defined below. When used throughout the policy the defined words will be bolded.

### Collectibles

**Collectibles** means collections of rare, unique or novel items of personal interest. Examples of **collectibles** are memorabilia, model trains, books and dolls.

### Deductible

**Deductible** means the amount you are responsible to pay for any covered loss we pay.

### Diminution in Value

**Diminution in value** means the difference between the **market value** of an item or items immediately before a covered loss and the **market value** of the item or items after restoration.

### Family Member

**Family member** means a person that lives in your household and is related to you by blood, marriage, registered domestic partnership under State law, or adoption.

### Market Value

**Market value** means the dollar amount for which an item could reasonably be replaced by an item of like kind and quality in a reasonable period of time.

### Valuable Article(s)

**Valuable articles** means your personal property for which an amount of coverage is shown on your Declarations.

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## SECTION II – PERILS INSURED AGAINST

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### A. Valuable Articles

We insure for direct and accidental loss of or damage to **valuable articles** anywhere in the world unless an exclusion applies. **Valuable articles** may be subject to a **deductible** as shown on your Declarations.

### B. Newly Acquired **Valuable Articles**

We will cover property that is newly acquired, consigned or entrusted to an insured during the policy period.

For coverage to apply:

1. The newly acquired property must be a class of **valuable articles** for which a coverage limit is shown on your Declarations;
2. You must request coverage for this property within ninety (90) days of acquisition or possession; and
3. You must pay the additional premium from the date of acquisition or possession.

This coverage does not increase the total limit of liability for the class of **valuable articles** for which the newly acquired property qualifies. We reserve the right to decline your request to insure newly acquired property. This coverage does not apply to property under the “miscellaneous” class of **valuable articles**.

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## SECTION III – LOSS SETTLEMENT

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### A. Scheduled **Valuable Articles**

#### 1. Total Loss

For a covered loss to a **valuable article** scheduled on your Declarations that is totally destroyed or lost, we will pay the greater of:

- a. The scheduled value for that **valuable article** shown on your Declarations; or
- b. The **market value** of the **valuable article**.

#### 2. Partial Loss

For a covered partial loss to a **valuable article** scheduled on your Declarations, we will pay the lesser of:

- a. The cost to restore the **valuable article** to its condition just before the loss and any **diminution in value**; or
- b. The **market value** of the **valuable article**.

The most we will pay for any one **valuable article** is 150% of the scheduled value, but not more than the coverage limit for the class to which the **valuable article** belongs. The most we will pay for any one loss to **valuable articles** of a specific class is the limit of coverage for that class. We reserve the right to declare any loss a total loss.

**B. Blanket Coverage**

For a covered loss to a **valuable article** covered under blanket coverage we will pay the lesser of:

1. The cost to restore the **valuable article** to its condition just before the loss and any **diminution in value**;
2. The **market value** of the **valuable article**; or
3. The single article limit for that class of **valuable articles** as shown on your Declarations.

**C. Pair or Set**

For a covered loss to an item that is part of a pair or set, you may choose to:

1. Restore the item to its condition immediately prior to the loss. We will pay the cost to replace or restore any part of the item to its condition just before the loss and any **diminution in value** of the pair or set;
2. Receive the **diminution in value** of the pair or set; or
3. Surrender the undamaged items of the pair or set to us, in which case we will pay you the **market value** of the pair or set immediately prior to the loss.

The most we will pay for any one **valuable article** scheduled on your Declarations is 150% of the scheduled value, but not more than the coverage limit for the class to which the **valuable article** belongs. The most we will pay for any one loss to a pair or set under blanket coverage is the single article limit for that class of **valuable articles** as shown on your Declarations.

**D. Payment of Loss**

Payment for a covered loss will be made within thirty (30) days of us receiving and accepting the proof of loss required under Paragraph X.7. of Section V – General Provisions.

The following exclusions apply to this policy:

**A. Bank Vaulted Jewelry**

We do not cover any loss to jewelry insured as “Bank Vaulted” while these items are out of a bank vault, unless we receive notice in advance of the removal and we agree in writing to provide coverage.

**B. Confiscation**

We do not cover any loss or damage resulting from confiscation, nationalization, requisition or destruction of property by or under the order of any government, public or local authority.

**C. Electrical or Mechanical Breakdown**

We do not cover any loss caused by electrical or mechanical breakdown. This exclusion does not apply to loss to wine caused by temperature extremes or changes resulting from the failure of a climate control system.

**D. Gradual or Sudden Loss**

We do not cover any loss or damage to **valuable articles** due to

- a. Wear and tear, gradual deterioration;
- b. Inherent vice and latent defect;
- c. Smog, rust or other corrosion;
- d. Mold, wet or dry rot; or
- e. Birds, vermin, rodents or insects.

**E. Hurricane or Named Storm losses to Outdoor Fine Art and Collectibles**

We do not cover any loss to fine art and **collectibles** that are installed or exhibited outdoors when the loss is caused by, contributed to, or in any way resulting from a hurricane or named storm.

**F. Intentional Loss**

We do not cover intentional loss. An intentional loss means any loss arising out of any act you or a **family member** commit or conspire to commit with the intent to cause a loss. In the even of such loss, no insured is entitled to coverage, even insureds that did

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**SECTION IV - EXCLUSIONS**

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not commit or conspire to commit the act causing the loss.

G. Misappropriation

We do not cover any loss caused by the taking or other misappropriation of a **valuable article(s)** from you or a **family member** by you or a **family member**.

H. Nuclear Hazards

We do not cover any loss caused by or resulting from nuclear reaction, radiation or radioactive contamination, whether controlled, uncontrolled or however caused, or any consequence of any of these.

I. Chemical Hazards

We do not cover any loss caused by chemical, biological bio-chemical or electromagnetic contamination, whether controlled or uncontrolled or however caused.

J. Shipments by Mail

We do not cover any loss caused during shipment by mail including regular first class mail unless we agree in advance in writing. This exclusion does not apply to shipments with a value of \$10,000 or less.

K. Specific Class Exclusions

1. Stamps

We do not cover any loss to stamps and **collectibles** due to folding, pleating, fading, thinning, color transfer, scratching, dampness or extreme temperature changes.

2. **Collectibles**

We do not cover any loss to **collectibles** caused during their use other than as a collectible.

3. Fine Art, **Collectibles**, Stamps and Coins

We do not cover any loss or damage to fine arts, stamps, coins or **collectibles** resulting from reparation, restoration, or retouching, unless we approve in writing.

L. War Acts

We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion or revolution, warlike acts by a military force or military personal or destruction or seizure of property for a military purpose. Discharge of a nuclear weapon, even if accidental, is deemed a warlike act.

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## SECTION V – GENERAL PROVISIONS

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A. Abandoning Property

You cannot abandon any property to us unless we agree to accept it.

B. Assignment

Assignment of this policy will not be valid unless we give our written consent.

C. Bankruptcy

Bankruptcy or insolvency of you or a **family member** will not relieve us of our duties under this policy.

D. Cancellation

1. Your Cancellation

You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.

2. Our Cancellation

We may cancel this policy by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the Declarations. Proof of mailing will be sufficient proof of notice. The cancellation will be effective as of the date shown on the Cancellation Notice, but not less than ten (10) days after mailing to the address in this policy or last known address. The mailing of notice is sufficient proof of notice of cancellation. Delivery of notice shall be equivalent to mailing.

E. Concealment or Fraud

We do not provide coverage to an insured who, whether before or after a loss, has:

1. Intentionally concealed or misrepresented any material fact or circumstance;
2. Engaged in fraudulent conduct; or
3. Made false statements

relating to this insurance. This exclusion does not apply to an otherwise covered loss of an innocent co-insured.

F. Conforming to State Law

If any provision of this policy conflicts with the laws of the state in which you live, this policy is amended to conform to those laws.

G. Conviction of Crime

We may cancel this policy with forty-five (45) days notice if you have been convicted of a crime arising out of an act that increases the hazard insured against.

H. Death of an Insured

In the event of the death of an insured this policy will cover the legal representative of the deceased for the remainder of the Policy Period unless cancelled. We will cover the legal representative of the deceased only with respect to the **valuable articles** of the deceased covered under this policy at the time of death.

I. Increase in Hazard

We may cancel this policy with forty-five (45) days notice in the event or circumstance of a material increase in, or a change to, the covered property that increases the hazard insured against.

J. Insurable Interest

We will not pay for any loss to property in which you or a **family member** does not have an insurable interest at the time of the loss.

K. Legal Action Against Us

No action can be brought against us by you unless there has been full compliance with all of the terms of this policy. The action must be brought against us within five years after the date of the loss. You may not bring any action until thirty days after proof of loss has been filed and the amount of loss has been determined.

L. Liberalization Clause

If a change is made which broaden coverage under this edition of our policy without any premium charge, the change will automatically apply to your policy at of the date we made the change in your state.

M. Mediation

If you and we fail to agree on the amount of a loss, either party may demand an appraisal of the loss. In this event, each party will choose a competent appraiser within twenty (20) days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within fifteen (15) days, you or we may request that the choice be made by a judge of a court of record in the state where the **valuable articles** are located. The appraisers will separately set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of the loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.

Each party will:

1. Pay its own appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If, however, we demanded the mediation and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the loss.

N. Nonrenewal

We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

O. Other Insurance

1. If you have an in-force homeowners policy with us, and a specific item that is lost or damaged is also covered by the homeowners policy, you may choose the policy under which a covered loss is paid. Coverage under the homeowners policy and the Jewelry and Art policy can not be combined to increase the payment that would be made under either of the policies separately.
2. When any other property insurance applies to a covered loss, we will pay only the portion of the loss that our amount of coverage bears to the total amount of insurance covering the loss.

P. Packing/Unpacking

To the best of your ability, you will provide for the insured property to be packed and unpacked by competent packers and handlers.

Q. Policy Changes

This policy can be changed only by a written amendment we issue.

R. Policy Term

This policy applies only to a covered loss which occurs during the policy period.

S. Premium Refund

In the event of cancellation by you or by us, we will refund any unearned premium on the effective date of cancellation, or as soon as possible afterwards. The unearned premium will be computed pro rata for the unexpired term of the policy.

T. Recoveries

In the event we pay for a covered loss to property and the property is recovered, we agree to offer you an opportunity to buy it back.

U. Renewals

If we elect to renew this policy, we will let you know in writing:

1. Of our decision to renew this policy; and

2. The amount of renewal premium payable to us.

This notice will be mailed to you at your mailing address shown in the Declarations at least 45 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

V. Salvage

When we pay for a total loss, we may keep all or part of the damaged property.

W. Subrogation

We may require an assignment of rights of recovery for a loss to the extent that payment is made by us. If an assignment is sought, you must sign and deliver all related papers and cooperate with us.

All of your rights of recovery will become our rights to the extent of any payment we make under this policy. You or a **family member** will do everything necessary to secure such rights and do nothing after a loss to prejudice such rights.

X. Your Duties After a Loss

In the event of a loss for which coverage may be provided under this policy, you or an insured must:

1. Give prompt notice to us or your agent;
2. Notify the police in case of loss by theft;
3. Protect the property from further damage. If repairs to the property are required, you must:
  - a. Make reasonable and necessary repairs to protect the property; and
  - b. Keep an accurate record of repair expenses;
4. Cooperate with us in the investigation of a claim;
5. Prepare an inventory of damaged, lost or stolen property. Show the quantity, description and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;
6. As often as we reasonably require:

- a. Show the damaged property;
  - b. Provide us with records and documents we request and permit us to make copies; and
  - c. Submit to separate examination under oath. When we determine it is necessary, you must help us to obtain examinations under oath from any employee, resident of your household or other individuals;
7. Send to us, within sixty (60) days of our request, your signed, sworn proof of loss. The proof of loss must set forth, to the best of your knowledge and belief:
- a. The time and cause of loss;
  - b. The interest of all insureds and all others in the property involved and all liens on the property;
  - c. Other insurance which may cover the loss;
  - d. Specifications of **valuable articles** and detailed repair estimates; and
  - e. The inventory of damaged items described in 6. above.

**Privilege Underwriters Reciprocal Exchange**

In witness whereof, we have caused this policy to be executed and attested, and if required by state law this policy shall not be valid unless countersigned by our authorized representative.



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Attorney-in-fact

If you would like to obtain information about your coverage or if you need assistance in resolving an issue relating to your insurance policies with us, please contact us at:

**Privilege Underwriters Reciprocal Exchange**

**44 South Broadway, Suite 301**

**White Plains, NY 10601**

**(888) 813-PURE**

Please include your name and policy number in any correspondence.



## Special Provisions – California

*This endorsement changes the policy. Please read it carefully.*

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### SECTION IV – EXCLUSIONS

F. Intentional Loss is revised by adding the following:

F. Intentional Loss

This exclusion does not apply, with respect to loss to covered property caused by fire, to an insured who does not commit or conspire to commit any act that results in loss by fire. We cover such insured only to the extent of that insured's legal interest, but not exceeding the applicable limit of liability.

We may apply reasonable standards of proof to claims for such loss.

### SECTION V – GENERAL PROVISIONS

D. Cancellation, 2. Our Cancellation is replaced by the following:

2. Our Cancellation

We may cancel this policy by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the Declarations. Proof of mailing will be sufficient proof of notice.

- a. When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by notifying you at least 20 days before the date cancellation takes effect.
- b. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel for one or more of the following reasons:
  - 1) Nonpayment of premium;
  - 2) Conviction of a crime having as one of its necessary elements an act increasing any hazard insured against;
  - 3) Fraud or material misrepresentation by:
    - (i) The named insured or a representative of the named insured in obtaining this policy; or
    - (ii) The named insured in pursuing a claim under this policy;
  - 4) Discovery of grossly negligent acts or omissions substantially increasing any of the hazards insured against; or
  - 5) Physical changes in the insured property which result in the property becoming uninsurable.

# Special Provisions – California

*This endorsement changes the policy. Please read it carefully.*

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This can be done by notifying you at least 20 days before the date cancellation takes effect.

- c. When this policy is written for a period longer than one year, we may cancel for any reason at anniversary by notifying you at least 45 days before the date cancellation takes effect.

M. Mediation is replaced by the following:

## M. Appraisal

If you and we fail to agree on the amount of loss, then either party may make a written request for an appraisal. However, both parties must agree to the appraisal. If the other party agrees in writing to participate in appraisal, then appraisal shall proceed pursuant to the written agreement of the parties.

N. Nonrenewal is replaced by the following:

## N. Nonrenewal

We may elect not to renew this policy. We may do so by delivering to you, at your mailing address shown in the Declarations, written notice at least 75 days before the expiration date of this policy. If notice is not sent 75 days prior, the policy will remain in effect until the 75th day from the date the notice of nonrenewal was delivered or mailed. Proof of mailing will be sufficient proof of notice.

If we fail to give you notice of nonrenewal at least 75 days prior to the policy expiration, as required in the paragraph above, this policy, with no change in its terms and conditions, shall remain in effect for 75 days from the date that the notice of nonrenewal is delivered or mailed to you. A notice to this effect shall be provided by us to you with the notice of nonrenewal.

If this policy is written for a period of less than one year, we agree not to refuse to renew except at the end of an annual period commencing with the original or renewal effective date.

S. Premium Refund is replaced by the following:

## S. Premium Refund

If, when we cancel this policy, the return premium is not refunded with the notice of cancellation, we will refund it within 25 days after we send the cancellation notice to you. If, when you cancel this policy, the return premium is not refunded when this policy is returned to us, we will refund it within 25 days of the date when we receive your notice

# Special Provisions – California

*This endorsement changes the policy. Please read it carefully.*

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of cancellation. The return premium will be computed pro rata for the unexpired term of the policy.

This endorsement is issued as part of Policy CO119141500. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.





## Additional Insured

*This endorsement changes the policy. Please read it carefully.*

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All provisions and conditions of the policy apply unless they are altered by this endorsement.

Schedule

Name and Address of Person or Organization:

Daniel  
26925 Airport Ct  
Manteca, CA 95337

It is agreed and understood that with respect to the following collection class(es):

Worldwide Jewelry

**SECTION I – DEFINITIONS**, “named insured”, is amended to include the person or organization listed in the Schedule above, but only with respect to the collection class(es) listed above.

### CANCELLATION AND NONRENEWAL NOTIFICATION

If we cancel or nonrenew this policy, the person or organization listed in the Schedule will be notified by us in writing.

All other provisions of this policy apply.



## Additional Interests

*This endorsement changes the policy. Please read it carefully.*

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All provisions and conditions of the policy apply unless they are altered by this endorsement.

### Schedule

Name and Address of Person or Organization:

Daniela  
26925 Airport Ct  
Manteca, CA 95337

It is agreed and understood that with respect to the following collection class(es):

Worldwide Jewelry

The persons or organizations named in the Schedule above also have an interest in the **valuable articles** insured under the collection class(es) listed above.

### CANCELLATION AND NONRENEWAL NOTIFICATION

If we cancel or nonrenew this policy, the person or organization listed in the Schedule will be notified by us in writing.

All other provisions of this policy apply.