

ACME INSURANCE COMPANY

HO 04 61 (Ed. 01 2026)

SCHEDULED PERSONAL PROPERTY ENDORSEMENT

SCHEDULE

This endorsement changes the policy. Please read it carefully.

Class of Personal Property / Amount of Insurance:

1. Jewelry: \$[Amount]
2. Furs and Garments Trimmed with Fur: \$[Amount]
3. Cameras and Projection Machines: \$[Amount]
4. Musical Instruments: \$[Amount]
5. Silverware: \$[Amount]
6. Golfer's Equipment: \$[Amount]
7. Fine Arts: \$[Amount]
8. Postage Stamps: \$[Amount]
9. Rare and Current Coins: \$[Amount]

COVERAGE

We cover the classes of personal property indicated by an amount of insurance in the Schedule above. This coverage is for direct physical loss unless the loss is excluded in Section I — Exclusions of the policy.

Property covered under this endorsement is not subject to the Coverage C limitations or the deductible clause in the policy. This endorsement supersedes the special limits of liability provisions of Coverage C that may apply.

The amounts shown in the Schedule for each class of property are the most we will pay for any loss. If an article cannot be replaced or repaired, we will pay the lesser of: the scheduled amount; or the actual cash value of the article at the time of loss.

EXCLUSIONS

In addition to the exclusions in Section I of the policy, we do not cover loss caused by or resulting from: breakage of fragile or brittle articles (applies only to fine arts); wear and tear, gradual deterioration; insects or vermin; inherent vice, latent defect; mechanical breakdown.

We do not cover loss of a precious or semi-precious stone from its setting.