

## Cargo Liability Coverage Endorsement

This endorsement applies only to the following **aircraft**:

*If no entry is made this endorsement applies to all **aircraft** covered by **your** policy.*

Various provisions of this endorsement extend or restrict coverage. Read **your** entire policy to determine **your** rights and obligations and what is and is not covered. This endorsement changes the provisions of **your** policy under the following coverage parts:

### Part Three. LIABILITY TO OTHERS

LIMIT OF COVERAGE: \$                      each occurrence, and in the aggregate for all occurrences during the policy period.  
DEDUCTIBLE:                      \$                      each occurrence

This endorsement extends **your** coverage under **Part Three LIABILITY TO OTHERS** to include amounts which **you** are legally required to pay for **property damage** to cargo accepted by **you** for transportation in the **aircraft** caused by an **occurrence**.

#### 1. Additional Words and Phrases

Cargo means lawful property not owned by **you** or **someone we protect** accepted by **you** for transportation in the **aircraft** while such property is within the **aircraft** or while being loaded into or unloaded from the **aircraft**.

#### 2. What **We** Will Pay

The most **we** will pay for **property damage** to cargo is the following amount, whichever is less:

- a. The value of the cargo as determined by the existence of a value declaration issued by **you** at the time **you** accept the cargo; or
- b. The actual cash value of the cargo at the time and place of the **occurrence**; or
- c. The limit of coverage for any one **occurrence** shown above, and in the aggregate during the policy period.

#### 3. Deductible

When **we** pay for **property damage** to cargo, **you** must pay or bear the deductible for each **occurrence** shown above.

#### 4. What Is Not Covered

In addition to what is not covered in **Part Three, LIABILITY TO OTHERS**, **we** also do not cover any **property damage** to cargo which is comprised of or arises out of:

- a. Live animals, birds, reptiles, fish or plants;
- b. Accounts, bills, checks, currency, jewelry, deeds, evidences of debt, money, notes, securities or other similar valuables;
- c. Dishonesty by **your** agents or employees;
- d. Deviation or delay, however caused, or loss of use, business or economic advantage or any other consequential loss;
- e. Theft from any unattended or unlocked **aircraft**;
- f. Injury or damage to cadavers or human remains or mental anguish resulting therefrom;
- g. Damage to cargo from deterioration, moths, vermin, marring or scratching; or
- h. Storage or temporary warehousing.

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The following information is required only when the effective date of this endorsement is subsequent to the Policy effective date.

This endorsement is Endorsement No.  
This endorsement is effective on  
Attached to and forming a part of Policy No.  
Issued to (First Named Insured):  
Additional Premium: