

This Inland Marine coverage is subject to the terms shown below.  
The Inland Marine General Terms also apply.

**-PLEASE READ THIS CAREFULLY-**

**GUN COVERAGE**

Each item that is covered must be described on the declarations page, or on a schedule that is a part of this policy. A coverage amount must be shown for each item. This is the most we will pay for a loss to that item.

**COINSURANCE**

You must maintain a minimum coverage amount for each described item. This minimum coverage amount is the full actual cash value of the described item. If the coverage amount at the time of loss is less than the minimum coverage amount we will pay only a part of a loss. Our part of the loss will be determined by dividing the coverage amount by the minimum coverage amount. This percentage will be applied to the final adjusted loss to determine the amount that we will pay.

**PROPERTY COVERED**

We cover only those described items for which a coverage amount is shown.

**PROPERTY EXCLUDED**

We do not cover property used in business.

**PERILS COVERED**

We cover direct physical loss to covered property unless the loss is caused by a peril that is excluded. The loss must be due to an external cause.

**PERILS EXCLUDED**

We do not pay for a loss if one or more of the following excluded perils apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded peril. We do not pay for a loss that results from:

1. corrosion or rust.
2. marring or scratching.
3. a process to repair, retouch, rebuild, service or maintain the covered property.  
If fire or explosion results, we do cover the loss caused by the fire or explosion.
4. a refinishing or bluing process.
5. the fitting of an accessory or attachment.
6. the fouling or explosion of a firearm.

There are other perils that are not covered. These are listed in the Inland Marine General Terms.

**TERRITORY WHERE COVERAGE APPLIES**

Coverage applies while the property is anywhere in the world.