

## CITIZENS BAND RADIO COVERAGE

(The information required below may be shown on a separate schedule or supplemental Declarations.)

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

Described Item	Coverage Amount
1.	\$ _____
2.	\$ _____
3.	\$ _____
4.	\$ _____

### DEDUCTIBLE

The following deductible amount will apply to each loss after all other adjustments have been made: \$ \_\_\_\_\_

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### COINSURANCE

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**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 percent will be applied to the final adjusted loss to determine the amount that **we** will pay.

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### PROPERTY COVERED

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

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### PERILS COVERED

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**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.

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### PERILS EXCLUDED

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**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. mysterious disappearance.

2. theft from an unattended vehicle or watercraft, except when it is securely locked and its windows are fully closed. **We** do cover loss caused by theft only when there is visible evidence that entry into the vehicle or watercraft is forced. This exclusion does not apply to property in the custody of a common or contract carrier.
3. corrosion, rust, or pitting.
4. dampness of atmosphere.
5. expansion or contraction due to a change in temperature.
6. breakage of tubes, bulbs, glass, or items made principally of glass. **We** do cover breakage if it is caused by fire; lightning; windstorm; hail; flood; earthquake; explosion; smoke; aircraft, spacecraft, self-propelled missiles, and objects that fall from these items; vehicles, including an accident to a transporting vehicle; strike; riot; civil commotion; vandalism; theft or attempted theft, except as excluded; sprinkler leakage, or collapse of buildings.
7. a process to repair, adjust, service, or maintain the covered property. If a fire or explosion results, **we** do cover the loss caused by the fire or explosion.

8. mechanical breakdown or failure. If a fire or explosion results, **we** do cover the loss caused by the fire or explosion.

9. electrical currents, other than those caused by lightning, that damage an electrical apparatus or its wiring. If a fire or explosion results, **we** do cover the loss caused by the fire or explosion.

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

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## **TERRITORY WHERE COVERAGE APPLIES**

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Coverage applies only while the property is in the United States, Canada, or Puerto Rico. This includes property that is in transit except to or from Hawaii or Puerto Rico.