

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

-PLEASE READ THIS CAREFULLY-

WEDDING PRESENTS COVERAGE

COINSURANCE

You must maintain a minimum coverage amount for each described item. This minimum coverage amount is _____ percent of 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. This clause does not apply unless a percentage is shown.

PROPERTY COVERED

We cover wedding presents that belong to you. This coverage expires 90 days after the wedding date shown on the declaration page.

PROPERTY EXCLUDED

We do not cover:

1. real property.
2. money. This means currency, coins, bank notes, money orders, travelers' cheques, bullion and similar items.
3. securities. These are any negotiable or non-negotiable agreements in writing that have value. They include revenue stamps, other stamps in current use, and tokens or tickets.
4. accounts, bills, deeds or an evidence of debt.
5. passports or other documents.
6. self-propelled vehicles that are designed for highway use.
7. aircraft.
8. watercraft.
9. mobile homes.

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. mysterious disappearance.
2. dampness of atmosphere.

PERILS EXCLUDED (Continued)

3. expansion or contraction due to a change in temperature.
4. breakage, marring or scratching of statuary, marble, glass, china, porcelains, furniture, or other fragile items.
We do cover these losses if they are caused by fire; lightning; windstorm; hail; earthquake; flood; explosion; 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; sprinkler leakage or the collapse of buildings.
5. 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.
6. mechanical breakdown or failure. If a fire or explosion results, we do cover the loss caused by the fire or explosion.
7. 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.

TERRITORY WHERE COVERAGE APPLIES

Coverage applies while the property is anywhere in the world.