

## MISCELLANEOUS PROPERTY ENDORSEMENT- BROAD FORM

**If the Declaration Page indicates that this endorsement has been purchased on a specific item, the following coverages apply to the itemized outbuilding or structure:**

If the Declaration Page shows that Miscellaneous Property Coverage – Broad Form applies, we insure your property and the property of others for which you are responsible as shown on the Declaration Page for this coverage against direct physical loss or damage up to the amount shown for each item, against all risk of direct physical loss of or damage to the insured property for any external cause, except as provided elsewhere in this Policy:

### **PERILS EXCLUDED:**

This Policy does not insure against:

- a) Loss or damage caused by wear and tear, gradual deterioration, inherent vice, latent defect or mechanical breakdown or derangement;
- b) Loss or damage caused by or resulting from corrosion, rust, rodents, insects, vermin, dampness of atmosphere, staining or freezing unless such damage is the result of other loss covered by this Policy;
- c) Loss caused by unexplained or mysterious disappearance of property (except property in the custody of carriers for hire);
- d) Loss or damage caused by or resulting from artificially generated electrical currents to electrical appliances or devices, (including wiring), unless fire ensues and then only for loss or damage by such ensuing fire;
- e) Loss or damage (unless fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion) sustained while the property insured is actually being worked upon and directly resulting from or caused by any repairing, adjusting or servicing of the property insured;
- f) Loss or damage resulting from misappropriation, secretion, conversion, infidelity or any dishonest act on the part of the Insured or other party of interest, his or their employees or agents or any person or persons to whom the property may be entrusted (bailees or carriers for hire excepted);
- g) Loss or damage occasioned by neglect of the Insured to use all reasonable means to save and preserve the property at and after any disaster insured against or when the insured has notice of an impending disaster.
- h) Breakage of glass or similar fragile materials, marring or scratching unless such loss or damage to the insured property is caused directly by fire or the combating of, lightning, flood, earthquake, windstorm, hail, explosion, strike, riot or civil commotion, aircraft, vehicles other than transporting conveyances, rupture of pipes or breakage of apparatus, sprinkler leakage, vandalism, malicious acts, theft or attempted theft or accident to transporting conveyance;
- i) Loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power;
- j) Loss or damage caused by contamination by radioactive material.

**All other policy terms, limits and conditions apply.**