### MUSICAL INSTRUMENTS FORM

**SCHEDULE***

<table>
<thead>
<tr>
<th></th>
<th>Amt. Of Ins.</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. UNSCHEDULED PROPERTY – BLANKET INSURANCE</strong></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

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<tr>
<th></th>
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<tbody>
<tr>
<td><strong>2. SCHEDULED PROPERTY</strong></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td><strong>a. Amount Of Insurance And Premium For All Scheduled Property</strong></td>
<td>$</td>
</tr>
<tr>
<td></td>
<td><strong>b. Property Scheduled</strong></td>
<td></td>
</tr>
<tr>
<td>Item <strong>#</strong></td>
<td>Description</td>
<td>Amt. Of Ins.</td>
</tr>
</tbody>
</table>

* Entries may be left blank if shown elsewhere in this policy for this coverage.

** Items subject to Paragraph D.1.b. Agreed Value Loss Settlement in Common Policy Provisions Form PM 00 01.

# Items subject to Optional Performance For Pay Coverage.
A. Property Covered
We cover the property insured under this policy while it is anywhere in the world.

1. Scheduled And Unscheduled Musical Instruments
We cover unscheduled and scheduled musical instruments only if an amount of insurance and premium is shown for that property in the Schedule above.

The amount of insurance shown for such property is limited by Paragraph D.1. Loss Settlement in Common Policy Provisions Form PM 00 01.

Musical instruments include sheet music, accessories and equipment used for or with such instruments.

2. Newly Acquired Property
We cover newly acquired musical instruments only if Special Coverage applies to this policy.

a. The limit for this coverage is 25% of the amount of insurance for musical instruments or $10,000, whichever is less; and

b. You agree to report to us such newly acquired property within 30 days of when you acquire it and pay an additional premium from that date.

If you fail to do so, coverage will cease automatically 30 days after you acquired the property or at the end of the policy period, whichever occurs first.

c. When unscheduled musical instruments are insured, we do not cover newly acquired musical instruments owned by or rented to a school, board of education or municipality.

B. Property Not Covered
We do not cover:

1. Contraband or property in the course of illegal transportation or trade;

2. Musical instruments used by any person in a performance for pay unless the Performance For Pay Coverage option is selected in the Declarations or is otherwise indicated elsewhere in this policy.

Performance for pay means a person receives payment for playing the instrument or teaching with it during the policy period.

C. Perils Insured Against
Special Coverage
We insure against risk of direct physical loss to covered property. We do not insure the following:

1. Loss caused by:
   a. Wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself; or
   b. Insects or vermin.

2. If organs not of a mobile nature are covered, loss caused by:
   a. Mechanical or electrical breakdown or failure; or
   b. Any repairing, adjusting, servicing or maintenance operation;

   unless direct loss by fire or explosion ensues and then "we" will pay only for the ensuing loss.

D. Deductible
We will pay only that part of the total of all loss payable under this policy that exceeds the deductible amount shown in the Declarations.

E. Option
The following option applies to this policy only if the box for that option is checked in the policy Declarations or is otherwise indicated elsewhere in this policy.

Perils Insured Against – Named Perils
Paragraph C. is deleted and replaced by the following:

We insure for direct loss to covered property caused by the perils of:

1. Fire or lightning;
2. Cyclone or tornado;
3. Flood or theft; or
4. Accident to a conveyance.