

P E R S O N A L L I N E S

TRAVELERS PERSONAL ARTICLES FLOATER MANUAL

CALIFORNIA

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TRAVELERS
PERSONAL ARTICLES PROGRAM - CALIFORNIA
The Standard Fire Insurance Company

CHECKING SLIP

Rule Governing Application of Revised Rules and Rates - All Companies

This change applies to policies effective on or after **1/26/2018**.

Pages Revised

Eligibility Guidelines

PL-11388

Rev. 1/26/2018

MEMORANDUM OF CHANGES

The following changes have been made to the Eligibility Guidelines:

- Appraisal language has been revised.

CALIFORNIA

PERSONAL ARTICLES RISK SELECTION GUIDE AND ELIGIBILITY REQUIREMENTS

The following guidelines will assist you in identifying risks that are eligible for our Personal Articles programs. Submissions outside these guidelines must be approved by underwriting prior to binding.

I. AN ACCOUNT IS NOT ELIGIBLE IF IT INVOLVES ANY OF THE FOLLOWING:

- A. Risks that have sustained two (2) or more losses in the past three years, which would have been recovered under similar property insurance covering personal property, including but not limited to the following perils; burglary, theft (on and off premises) mysterious disappearance, wind, fire, earthquake, flood (where not prohibited by law).
- B. Applicants who do not have a Travelers Homeowners policy are ineligible if they have had one or more losses in the past three years as described above in A.
- C. Property located in known flood, wave wash, sinkhole, landslide, mudslide, or cave-in areas; risks subject to brush or forest fire hazards.

II. RISKS INVOLVING THE FOLLOWING MUST BE REFERRED TO AN UNDERWRITER

- A. Risks involving any of the following:
 - 1. Individuals with above average public exposures such as entertainers, celebrities, politicians, and public figures.
 - 2. Dwellings that go unattended for frequent or extended periods of time.
 - 3. The property to be scheduled is located at an address other than the primary residence,
 - 4. The address is out of state unless the agent has the appropriate non-resident licenses, in which case the risk is to be submitted unbound for consideration.
 - 5. Property to be insured will be exhibited, or is held for sale.
- B. Personal Articles Policies where the total amount of insurance exceeds \$100,000.
- C. Miscellaneous classes not covered by individual class rules of the PAF rating manual.
- D. Property located within the coastal territory defined for the state.
- E. Refer the following Individual Class specific limits:

Class	New Business			Renewals	
	Single Item Exceeds	Class Total Exceeds	Appraisal* Required if Single Item Exceeds	Single Item Values	Recommended Re-appraisal
Jewelry	\$25,000	\$100,000	\$25,000	\$50,000	5 years
Fine Arts	\$25,000	\$75,000	\$25,000	\$50,000	5 years
Silverware	\$5,000	\$25,000	\$10,000	\$10,000	5 years
Furs	\$15,000	\$40,000	\$10,000	\$10,000	5 years
All Other	\$1,000	\$20,000	\$10,000	\$20,000	5 years

*Appraisals must be less than 5 years old. An appraisal may be requested where the value or ownership of an item cannot be validated.

III. ALARMS/SECURITY

**Alarm/Security Protective Devices
Minimum Requirements:**

Heat/Smoke detectors with dead bolt locks on exterior doors

Local Burglar and Fire Alarm System

Central Station Monitored Burglar and Fire Alarm System

24 hour guard or doorman (where applicable)

	Schedules of \$150,000 or more	Schedules of \$250,000 or more
Heat/Smoke detectors with dead bolt locks on exterior doors	X	X
Local Burglar and Fire Alarm System	X	X
Central Station Monitored Burglar and Fire Alarm System		X
24 hour guard or doorman (where applicable)		X

Note: All alarm/security requirements must be appropriate for each individual risk exposure.

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1. GENERAL INSTRUCTIONS

A Travelers Personal Articles Policy, shall be written in accordance with the rules and rates contained in this manual.

Situations not covered by these rules shall be submitted to Travelers.

2. ELIGIBILITY

A. Property

The following classes of property may be insured under a Travelers Personal Articles Policy:

Bicycles	Personal Jewelry
Cameras	Silverware
Coin Collections	Stamp Collections
Fine Arts	Contact Lenses
Golfer's Equipment	Pedigreed Dogs
Musical Instruments	Political Campaign Collections
Personal Computers	Sports Equipment
Personal Effects	Wedding Presents
Personal Furs	

Other personal articles not specifically classed above may be written under a Travelers Personal Articles Policy, subject to conditions and rates as prescribed by Travelers. Submit all such cases to Travelers.

B. Insured

Policies may be issued only to cover property of an individual or spouses who reside together, and members of the insured's family of the same household, except as provided below or in the specific class rules.

Policies may be issued in the name of unrelated persons who reside together, provided they are bona fide co-owners of the property.

Policies may be issued to an executor or an administrator of a decedent's estate to cover estate property only which is otherwise eligible for coverage hereunder.

Attach Endorsement **PAF 30**.

3. POLICY COVERAGES

The following is a general description of coverages provided by Travelers Personal Articles Policy. Consult the policy and coverage forms for details.

The basic policy insures against all risks of loss or damage to the property insured, subject to certain exclusions.

The basic policy does not contain a coinsurance provision. However, certain classes of property may be written subject to coinsurance requirements when insured on an unclassified rather than a scheduled basis. Refer to Individual Class Rules for specific requirements.

Territorial limits are worldwide for most classes of property. Certain coverage endorsements may modify the territorial limits to the Continental United States, the State of Hawaii, and Canada. Refer to Individual Class Rules for exceptions.

4. DEDUCTIBLES

A. Loss Deductible Clause

1. The policy form contains an Optional Loss Deductible Clause applicable to all perils insured against under the policy.
2. The Optional Loss Deductible Clause applies separately to each class. No deductible shall apply to any class of property, however, unless specifically shown for that class on the Declarations Page with an amount.
3. The policy provision provides for a mandatory \$5 franchise deductible which applies only to the class Bicycles, regardless of whether or not the insured chooses an additional optional deductible. Under this provision, we will not pay any claim for bicycles unless the loss exceeds \$5.

B. Deductible Amounts

The insured may choose from the following available deductible amounts:

Full Coverage
\$ 50 Deductible
\$100 Deductible
\$250 Deductible

Note: Higher Deductible amounts are available upon request. Refer to Travelers.

5. SCHEDULING REQUIREMENTS

All property insured under a Travelers Personal Articles Policy must be scheduled except as noted in the Individual Class Rules. Schedules involving a large number of items may, with the consent of the insured, be omitted from the policy. Such schedules shall be retained on file at the office of Travelers and the policy endorsed to so indicate.

Attach Endorsement **PAF 26**.

6. AMOUNT OF INSURANCE

Policy coverages are written with specific amounts of insurance applying to each class of property. When such property is scheduled, a specific amount of insurance shall be made applicable to each item.

7. POLICY TERM

A Travelers Personal Articles Policy may be written for a continuable term of 12 months. All rates and premiums shown in this manual are stated for a term of one year. The policy may be continued for successive terms by payment of a continuation premium to Travelers. The rates, rules, and forms then in effect must be substituted at each renewal.

8. WHOLE DOLLAR PREMIUM

All premiums shown on the policy and endorsements shall be rounded to the nearest dollar. For this purpose, an amount of fifty cents (\$.50) or more shall be rounded to the next higher dollar.

9. MINIMUM PREMIUM

The minimum premium for a Travelers Personal Articles Policy shall be \$50, irrespective of term.

10. RESERVED FOR FUTURE USE

11. OTHER INSURANCE

Credit for other insurance on the property or interest covered by a Travelers Personal Articles Policy is not permitted.

12. RESTRICTION OF COVERAGE OR CHARGING INCREASED RATES WITH CONSENT OF INSURED

Rule not applicable in California.

13. TRANSFER OR ASSIGNMENT

Transfer or assignment of a Travelers Personal Articles Policy is not permitted.

14. CANCELLATION

If insurance is cancelled at the request of Travelers, the earned premium shall be computed pro rata.

If insurance is cancelled at the request of the insured, the earned premium shall be computed pro rata, subject to a minimum earned premium of \$15, irrespective of term.

15. SPECIAL SAFEGUARDS

Travelers may negotiate with an insured for any form of protective devices or measures for the safeguard of insured property which it deems to be essential. Such device or measure may be stipulated as a condition of insurance in the policy, without a rate credit, unless otherwise provided for in the rules or rates of a specific class.

Attach Endorsement **PAF 28**.

16. TERRITORY DEFINITIONS

TERRITORY CODES AND DEFINITIONS

The following codes are valid in California:

STATE	CODE
California	04
COUNTY	
Alameda	01
Contra Costa and Marin	02
Los Angeles	03
Orange	04
Placer, Sacramento and Yolo	05
Santa Clara	06
San Diego	07
San Francisco	08
San Mateo	09
Remainder of State	10

17. AMENDATORY ENDORSEMENT

Attach California Special Provisions Valuation Specific Items Notice **PAF 45** to all policies providing coverage in California.

Attach Amendatory Endorsement - California **PAF 47** to all policies providing coverage in California.

1. BICYCLES

Insurable property includes nonmotorized bicycles and their related equipment.

- A.** Scheduling of all bicycles is required, including a complete description of each bicycle and a separate amount of insurance.

Note: Description of property must include the manufacturer's name, model, and serial number.

- B.** The policy covers only within the limits of the Continental United States, Hawaii, Puerto Rico, and Canada.
- C.** Attach Bicycles Endorsement **PAF 86** to complete policy coverage.

2. CAMERAS

Insurable property includes cameras, projection machines, and other related equipment; portable sound equipment used for recording, projection, reproduction, and operation of motion pictures; home video cameras, playback recorders and other related equipment. Miscellaneous property such as films, binoculars, telescopes, and microscopes used in connection with cameras or photographic equipment may also be included.

- A.** It is permissible to insure cameras used by an individual for remuneration. Charge the appropriate premium shown in the Rate Section of this manual.
- B.** The following classes are not eligible:
1. Television cameras and equipment.
 2. Coin or token-operated devices.
 3. Cameras or other camera property for account of dealers or manufacturers.
 4. Aerial cameras or radar cameras.
- C.** Scheduling of all articles is required, including a complete description of each item and a separate amount of insurance.

Notes:

1. Description of property must agree with the description contained in the bill of sale.
2. It is permissible to include one or more specifically described unscheduled items providing that the total amount of unscheduled property does not exceed 10% of the total amount insured on scheduled items. Any exceptions must be approved by Travelers.

3. COIN COLLECTIONS

Insurable property includes rare and current coins, medals, paper money, bank notes, tokens of money, and other numismatic property, including coin albums, containers, frames, cards, and display cabinets for use with such collections.

- A.** It is permissible to cover property on either a scheduled or unscheduled basis, or any combination of the two. However, unscheduled policies, or unscheduled items under a scheduled policy, may not exceed a limit of \$1,000. The property is further subject to a special limit of \$250 per article.

Property insured on an unscheduled basis is subject to 100% coinsurance.

- B.** Policies written on a scheduled basis must include a complete description of each item and a separate amount of insurance.
- C.** The policy contains an exclusion applicable to theft of property from an unattended automobile. This exclusion may be deleted upon request. Charge the additional premium shown in the Rate Section of this manual.
- D.** Property kept in a fireproof safe or vault when not in use or on exhibit may be credited with a reduced rate. The value of the property in safekeeping must not be less than 75% of the total amount insured.

Attach Endorsement **PAF 16**.

Charge the reduced rate shown in the Rate Section of this manual.

4. FINE ARTS

Insurable property includes paintings, etchings, pictures, tapestries, art glass windows, and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass, and bric-a-brac) of rarity, historical value, or artistic merit.

- A.** Scheduling of all articles is required, including a complete description of each item and the agreed value.

Notes:

1. Description of property must correspond to the description contained in the bill of sale (if available) or insurance appraisal.
2. It is permissible to include one or more specifically described unscheduled items not totaling more than 10% of the total amount insured on scheduled items. In specifically approved cases, Travelers may authorize an increase in the 10% if it appears impracticable by reason of the nature of the articles involved to schedule such items.

Unscheduled items shall be subject to 100% coinsurance

Attach Endorsement **PAF 29**

- B.** When the agreed value of the property to be insured has not been substantiated to the satisfaction of Travelers, the Company may require deletion of the special valuation clause applicable to Fine Arts. The effect of this change would be to substitute "actual cash value" for "agreed value" in the settlement of losses. Attach Endorsement **PAF 14**.
- C.** The policy does not cover property while on exhibition at fair grounds or on the premises of any national or international exposition unless such premises are specifically described.

Refer all such requests to Travelers.

5. GOLFER'S EQUIPMENT

Insurable property includes golf clubs, golf clothing, and golf equipment. Scheduling of property is not required.

6. MUSICAL INSTRUMENTS

Insurable property includes musical instruments, sheet music and equipment pertaining to musical instruments when written in connection with musical instruments.

Scheduling of all articles is required, including a complete description of each item and a separate amount of insurance.

Note: It is permissible to include one or more specifically described unscheduled items totaling not more than 10% of the total amount insured on scheduled items. In specifically approved cases, Travelers may authorize an increase in the 10% if it appears impracticable by reason of the nature of the articles involved to schedule such items.

- A.** A professional, under the rules and rates for this coverage, is construed to be a person who teaches or receives any remuneration for playing a musical instrument during the term of the policy.

It is permissible to insure a professional individual. Charge the appropriate premium shown in the Rate Section of this manual.

- B.** Orchestras, bands, chamber music ensembles, and similar groups, shall be construed to be any formally organized group of musicians who perform as a musical unit before the public, at regular or frequent intervals. Policies may include instruments owned by bona fide individual members of such organizations. Charge the appropriate premium shown in the Rate Section of this manual.

Note: This is not intended to permit rating, as a single risk, a combination of individuals, or a combination of bands, orchestras, or similar groups because they are members of or controlled by booking agents, unions, associations, sales organizations, professional musical schools or other organizations of a similar set-up.

7. PERSONAL COMPUTERS

Insurable property includes personal computers, word processors and data and media used with such equipment. Property may be used for business purposes other than renting or leasing to others.

- A.** It is permissible to cover property on either a scheduled or unscheduled basis. Policies written on a scheduled basis must include a complete description of each item and a separate amount of insurance.
- B.** Coverage of Data and Media and Extra Expense is optional, but may not be written without Equipment coverage. A limit of liability must be shown for each coverage selected.
- C.** Coverage is written subject to a mandatory \$50 deductible.
- D.** Attach Personal Computer Endorsement **PAF 5** to complete policy coverage.

8. PERSONAL EFFECTS

Insurable property includes personal effects of the kind usually carried by tourists and travelers, but does not include the following: automobiles, motors, motorcycles, bicycles, boats, or other conveyances or their appurtenances, accounts, bills, currency, deeds, evidence of debt, letters of credit, passports documents, money, notes, securities, transportation or other tickets, household furniture, animals, automobile equipment, salesmen's samples, physician's and surgeon's instruments, contact lenses, artificial teeth or limbs, merchandise for sale or exhibition, theatrical property of any kind, nor any property specifically or otherwise insured.

Jewelry, watches, and furs are covered up to 10% of the total amount of insurance, subject to a limit of \$100 on any single item.

- A. Policies are to be written on an unscheduled basis only and no scheduling of property is required.
- B. Personal Effects insurance may be written only for the named insured and spouse. Additional insureds may be included as provided under Optional Coverages below.
- C. Attach Personal Effects Endorsement **PAF 85** to complete policy coverage. Charge the premium shown in the Rate Section of this manual.
- D. Optional Coverages
 - 1. Additional named insureds permanently residing with the insured may be added separately by endorsement. Attach Endorsement **PAF 23** and charge the additional premium shown in the Rate Section of this manual.
 - 2. Domicile coverage may be provided by attachment of Endorsement **PAF 20**. Charge the additional premium shown in the Rate Section of this manual.

Notes:

- 1. Domicile is defined as the permanent home and principal establishment to which a person, whenever absent, intends to return.
- 2. Policies extended to include domicile coverage are subject to 100% coinsurance.
- 3. Student's property, while in fraternity or sorority houses, dormitories, or on the premises of schools or colleges, may be covered by attachment of Endorsement **PAF**

22. Charge the additional premium shown in the Rate Section of this manual.

- 4. The policy contains a limitation applicable to theft of property from an unattended automobile. This limitation may be deleted upon request. Attach Endorsement **PAF 21** and charge the additional premium shown in the Rate Section of this manual.
- 5. Contents of auto trailer homes may be covered by attaching Endorsement **PAF 24**. Charge the additional premium shown in the Rate Section of this manual.

Note: Coverage under this endorsement is limited to furniture and furnishings of the trailer home but does not include equipment and accessories built into and forming a permanent part of such trailer home.
- 6. It is permissible to limit coverage under the Personal Effects Policy to perils other than theft. Attach **PAF 25** and allow the credit shown in the Rate Section of this manual.

9. PERSONAL FURS

Insurable property includes furs, garments trimmed with fur or consisting principally of fur used as wearing apparel.

Scheduling of all articles is required, including a complete description of each item and a separate amount of insurance.

Note: Description of scheduled property must correspond to the description contained in the bill of sale or insurance appraisal. Ensembles such as coat, muff, and hat may be insured as a single item.

10. PERSONAL JEWELRY

Jewelry includes watches, flasks, pens, pencils, smoking equipment, cigarette cases, trophies, and other similar property but not silverware platedware or pewterware.

- A.** Scheduling of all articles is required, including a complete description of each item and a separate amount of insurance.

Note: Description of property must correspond to the description contained in the insurance appraisal. A bill of sale may be considered as an acceptable alternative for the insurance appraisal if it contains a full description of the property.

- B.** Specific items of jewelry may be insured at the reduced rate shown in the rate pages of this manual while contained in a vault situated in a:

1. Bank, or
2. Non-bank security facility specializing in in-vault storage service and having security arrangements acceptable to Travelers. Refer to Travelers for eligibility of a non-bank facility.

Property may be removed from the vault by giving advance notice to Travelers. Attach Endorsement **PAF 11**.

- C.** Agreed Value and Broad Pair and Set coverage applies to all scheduled Jewelry items. Descriptions of the items must be complete.

Attach Endorsement **PAF 46**.

11. SILVERWARE

- A.** Insurable property includes silverware, silver-platedware, goldware, gold-platedware, and pewterware. Property consisting of pens, pencils, flasks, smoking implements, or accessories or articles of personal adornment are not insurable as "silverware".

- B.** Silverware may be covered on either a scheduled or unscheduled basis or any combination of the two. Policies written on a scheduled basis must include a complete description of each item and a separate amount of insurance. Property insured on an unscheduled basis is subject to a maximum limit and individual articles or sets valued at \$2,500 or more must be specifically described.

12. STAMP COLLECTIONS

Insurable property includes postage stamps, including due, envelope, official, revenue, match and medicine stamps, covers, locals, reprints, essays and proofs. In addition, other philatelic property such as books, pages, and mountings are also covered.

- A.** It is permissible to cover property on either a scheduled or unscheduled basis or any combination of the two. However, unscheduled policies, or unscheduled items under a scheduled policy are subject to a special limit of \$250 per article.

Property insured on an unscheduled basis is subject to 100% coinsurance.

- B.** Policies written on a scheduled basis require a complete description of each item and a separate amount of insurance.
- C.** The policy contains an exclusion applicable to theft of property from an unattended automobile. This exclusion may be deleted upon request. Charge the additional premium shown in the Rate Section of this manual.
- D.** Property kept in a fireproof safe or vault when not in use or on exhibit may be credited with a reduced rate. The value of the property in safekeeping must not be less than 75% of the total amount insured.

Attach Endorsement **PAF 16**.

Charge the reduced rate shown in the Rate Section of this manual.

13. CONTACT LENSES

Only those contact lenses owned and worn by the insured are eligible for coverage.

- A.** Scheduling of lenses is required, including a complete description and separate amount of insurance.

Note: Description of lenses must include color if any.

- B.** Attach Contact Lenses Endorsement **PAF 87** to complete policy coverage. Charge the premium shown in the Rate Section of this manual.

14. PEDIGREED DOGS

Insurable dogs include only those that are privately owned by an individual and have a bona fide pedigree. Dogs owned by kennels or veterinarians are not eligible.

- A.** Scheduling of all dogs is required, including a complete description of each and a separate amount of insurance.

Note: Description of dogs must include breed, age, sex, color and markings, license number, and if registered, the registration number.

- B.** This insurance provides coverage on a named peril basis, including fire, extended coverage perils, collision or overturn of the vehicle in which a dog is being transported, collision with an automobile, wild animal attack, and theft.
- C.** Attach Pedigreed Dog Endorsement **PAF 3** to complete policy coverage. Charge the premium shown in the Rate Section of this manual.

15. POLITICAL CAMPAIGN COLLECTIONS

Insurable property includes political campaign material and governmental memorabilia such as badges, buttons, tokens, medals, flags, banners and similar property, including albums, containers, frames, cards, books, pages and mountings for use with such collections.

- A.** Scheduling of all articles is required with a complete description of each item and a separate amount of insurance.

Notes:

1. Description must include proper marks of identification.
2. It is permissible to include a specifically described unscheduled item of not more than 10% of the total amount on scheduled property.

- B. Coverage is written subject to 100% coinsurance.**
- C.** This insurance does not cover property while on exhibition. However, coverage may be added to other locations by endorsement. Refer all such requests to Travelers.
- D.** The policy covers only within the limits of the Continental United States, the State of Hawaii, and Canada.
- E.** Attach Political Campaign Collections Endorsement **PAF 88** to complete policy coverage. Charge the premium shown in the Rate Section of this manual.

16. SPORTS EQUIPMENT

Eligible property includes archery equipment, guns and shooting equipment, fishing equipment, skiers' equipment, camping equipment, and skin diving equipment. The policy may be extended to include toboggans, sleds, skates, tennis, squash and badminton rackets. Clothing is not covered unless specifically scheduled. Cameras, bicycles, and boats and motors are not eligible.

- A.** It is permissible to cover property on either a scheduled or unscheduled basis, or any combination of the two. Policies written on a scheduled basis must include a complete description of each item and a separate amount of insurance.

Notes:

1. Description of property must include the manufacturer's name, model, serial number, and any other marks of identification.
2. It is permissible to include a specifically described unscheduled item for each category of property insured (except clothing) totaling not more than 10% of the amount insured under any such category.
3. Property insured on an unscheduled basis is subject to 100% coinsurance.

- B.** The policy covers only within the limits of the Continental United States, Hawaii, Puerto Rico, and Canada.

- C.** Attach Sports Equipment Endorsement **PAF 2** to complete policy coverage. Charge the premium shown in the Rate Section of this manual.

17. WEDDING PRESENTS

Insurable property includes wedding presents of nearly every description, but does not include realty, animals, automobiles, motorcycles, aircraft, bicycles, boats or other conveyances or their appurtenances, money, notes, securities, stamps, accounts, bills, deeds, evidences of debt, letters of credit, passports, documents, transportation or other tickets.

- A. Wedding presents may be written on either a scheduled or unscheduled basis or any combination of the two. Policies written on a scheduled basis must include a complete description of each item and a separate amount of insurance.
- B. The policy contains both an 80% coinsurance clause and an "other insurance" clause that must be waived when the property is written on a scheduled basis.

Attach Endorsement **PAF 17**.

- C. The breakage exclusion contained in the policy may be deleted with respect to the entire schedule or for selected items.

Attach Endorsement **PAF 18**.

- D. The policy term shall not extend beyond 90 days from the date of the wedding.
- C. Attach Wedding Presents Endorsement **PAF 89** to complete policy coverage. Charge the premium shown in the Rate Section of this manual.

18. MISCELLANEOUS CLASSES OF PROPERTY

ELIGIBLE PROPERTY

A Personal Articles policy may be issued to cover the following types of property.

China/Crystal - including ceramic ware or porcelain dinnerware and crystal comprised of clear, colorless glass of superior quality.

Portable Electronic Equipment - including cassette players (and cassettes), phonographs and stereo equipment (including records, tapes, cassettes), radios (including CB radios installed in an automobile), tape recorders, and portable televisions.

Hobby Collections – including items of memorabilia or nostalgia (i.e., collections of old toys, books, trading cards, campaign buttons, dolls, figurines, or similar types of collector items).

Limited Editions - including commemorative medals, ingots, prints, figurines, plates, paperweights or similar type of property manufactured in a limited edition. For classes above, charge the premium shown in the Rate Section of this manual.

Miscellaneous Property NOC – including but not limited to binoculars, flags, microscopes, telescopes, and wine collections. Refer to Travelers.

UNSCHEDULED COVERAGE

One or more specifically described blanket items aggregating not more than 10% of the total amount insured on scheduled items for each class of property may be included. This limit, if impractical because of the nature of the item or items may be increased at the discretion of the company.

Attach Endorsement **PAF 9**.

JEWELRY IN VAULTS

For a reduced rate, you agree that items(s) indicated on the schedule will be kept in the vault stated on the Declarations. If any such item is removed from that vault, this policy shall cease to cover that item unless:

1. You have notified us in advance of removal; and
2. Additional premium is paid for the time the property is removed from the vault.

PAF 11

VALUATION CLAUSE

It is agreed that Loss Settlement paragraph a. Fine Arts is deleted. Loss Settlement paragraph c. will apply to Fine Arts

PAF 14

**STAMP AND COIN COLLECTIONS
SAFE CREDIT ENDORSEMENT**

For the reduced rate charged, the "insured" agrees to keep not less than 75% (by value) of the stamps and coins insured under this policy in a fireproof safe or vault with combination lock when not in use or on exhibition.

PAF 16

**PERSONAL EFFECTS
DOMICILE RISK ENDORSEMENT**

For an additional premium, we will cover Personal Effects while on the premises of your domicile.

We shall not pay a greater proportion of any loss on Personal Effects than the amount of insurance bears to the actual cash value of all insured property at the time of loss.

Values for jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, and furs or articles trimmed with or consisting principally of furs shall not be included in the calculation.

All other provisions of this policy apply.

PAF 20

UNATTENDED AUTOMOBILE CLAUSE

For the additional premium charged, it is agreed that Condition 3 under Personal Effects is deleted.

PAF 21

STUDENT'S PROPERTY CLAUSE

For the additional premium charged, it is agreed that Exclusion 3 under Personal Effects is deleted.

PAF 22

ADDITIONAL NAMED PERSONS

For the additional premium charged, this policy is extended to cover under Personal Effects, the property of _____ permanently residing with the "insured".

PAF 23

CONTENTS OF AUTO TRAILER HOMES

Amount of Insurance \$ _____

For the additional premium charged, this policy is extended to cover under Personal Effects, furniture and furnishings while contained in a trailer home owned or leased by the "insured".

This extension of coverage does not insure the following:

1. Equipment and accessories built into and forming a permanent part of the automobile trailer home.
2. Equipment that is usually attached to an automobile of the private passenger or truck type.
3. Loss caused by marring, scratching, dampness of atmosphere, or extremes of temperature.
4. Mechanical breakdown or any damage to electrical apparatus caused by electricity whether artificial or natural. If fire ensues, we will pay for loss by the ensuing fire only.

We will not be liable under this endorsement for more than the amount stated above in any one loss or catastrophe.

PAF 24

EXCLUSION OF THEFT COVERAGE

For the reduced premium at which the policy is issued, it is agreed that the policy does not cover under Personal Effects, loss by theft or attempted theft, larceny, burglary, robbery, mysterious disappearance, vandalism, or malicious mischief.

This insurance shall not cover any loss which in the absence of this policy would be covered under any other insurance.

PAF 25

BULKY SCHEDULE ENDORSEMENT

This policy covers property as per schedule on file at our office at:

Date: _____

PAF 26

SAFEGUARD ENDORSEMENT

For the premium charged, you agree to maintain the protective measure(s) or device(s) described below for the safeguarding of each class of property shown below. This policy will not apply to any loss to such property which occurs while that property is not so safeguarded.

Class of Property

Safeguard Measures or Devices

PAF 28

**COINSURANCE CLAUSE
(Applicable to Unscheduled Property)**

We will not pay a greater proportion of any loss on unscheduled property than the amount insured on unscheduled property bears to the actual cash value of that property at the time of loss.

PAF 29

ESTATE ENDORSEMENT

It is agreed that this policy covers:

1. Property of the class of property shown on the Declarations page and owned by the decedent at the time of death; and
2. Property of the same kind as those classes of property acquired by the estate of the decedent.

This policy covers such property only while the title to the property is vested in the decedent's estate during the current policy term.

PAF 30

WAIVER OF COINSURANCE CLAUSE

For the premium charged, it is agreed that Condition 2 under Wedding Presents is deleted.

PAF 17

BREAKAGE COVERAGE

In consideration of the additional premium charged, it is agreed that Exclusion 3 under Wedding Presents is amended by deleting the word "breakage" wherever it appears in that exclusion.

PAF 18

EXHIBITION ENDORSEMENT

It is agreed that this policy is extended to cover Political Campaign Collections while on exhibit at the following location for a number of days not to exceed that specified below:

<u>Location</u>	<u>No. of Days</u>
-----------------	--------------------

PAF 19

A. DEDUCTIBLE CREDIT RULE

The Loss Deductible Clause of the Personal Articles Policy applies to all classes of property and is indicated on the Declarations pages. The premium for property subject to the Loss Deductible Clause shall be reduced by applying the appropriate discount factor. However, the credit allowed per class shall not exceed the maximum credit shown for the appropriate deductible amount.

Note: Sports Equipment and Personal Computers must be written with a mandatory minimum \$50 deductible.

Unscheduled silverware rates require a minimum mandatory \$100 deductible. If a deductible higher than the mandatory minimum is desired, determine the premium using the full coverage rate and apply the appropriate discount factor to that premium.

Deductible Amount	Deductible Discount Factor	Maximum Premium Credit Per Class
\$ 50	.90	\$ 10
100	.85	20
250	.80	50
500	.75	100
1000	.70	200

The rates or premiums shown in this section of the manual are for a policy term of 12 months. Unless otherwise indicated, the rates or premiums shown are on a full-coverage basis.

B. RATES - ANNUAL

1. Bicycles

Rate per \$100

\$9.35

Note: Rate requires a \$5.00 Loss Franchise.

2. Cameras

a. Non-Professional

Rate per \$100

\$1.85

b. Professional

Rate per \$100

For first \$15,000	\$2.74
For all over \$15,000	\$2.00

Note: Professional rates apply to individuals engaged in any branch of photography for remuneration.

3. Coin Collections

Rate per \$100

\$1.90

Note:

- a. The above rate may be reduced 10 percent when "safe" keeping requirements are met.

Attach Endorsement **PAF 16**.

- b. To delete the Unattended Automobile Clause, charge an additional premium at a rate of \$5.00 per \$100 on the total amount insured. Indicated on the Declarations page.

4. Fine Arts

a. Definitions

- 1) **Masonry** - A building with walls of masonry, masonry veneered, or fire-resistive construction.
- 2) **Frame** - A building with walls of frame or metalsheathed of stuccoed frame construction, or with walls of metal or metal lath and plaster on combustible supports. Also, a building shall be classed as Frame construction when the exterior wall area of frame construction (including gables) exceeds 33 1/3 percent of the total exterior wall area.
- 3) **Primary Location** - The permanent premises for the Fine Arts private collection to which, whenever it is removed, it will be returned.
- 4) **Additional or Secondary Locations** - The temporary premises for the Fine Arts private collection which was removed from the Primary Location.
- 5) **Other Locations** - A separate premises for Fine Arts collections not falling under Primary and Additional or Secondary Locations definitions.

b. Rates

- 1) Primary Location stated in the Declarations of the policy. See Basic Premium Chart.

For Secondary Locations - If risk or articles of the Fine Arts private collection has considerable transit exposure between Primary and Additional or Secondary Locations, use highest applicable protection class premium. See Basic Premium Chart if located in this state. Refer to Travelers if located in another state.

- 2) Other Locations - Each location develops its own premium under the policy. See Basic Premium Chart if located in this state. Refer to Travelers if located in another state.
- 3) The premiums for limits not shown on the Basic Premium Chart may be computed by interpolation.

c. **Breakage Coverage**

Breakage is included at no additional premium.

FINE ARTS BASIC PREMIUM CHART

Amount Of Insurance*	One To Four Families Masonry Protection Class**	
	<u>1-8</u>	<u>9-10***</u>
	\$1,000 or Less	2
2,000	3	4
3,000	5	6
4,000	6	8
5,000	8	10
6,000	9	12
7,000	11	14
8,000	12	16
9,000	14	18
10,000	15	20
11,000	17	22
12,000	18	24
13,000	20	26
14,000	21	28
15,000	23	30
16,000	24	32
17,000	26	34
18,000	27	36
19,000	29	38
20,000	30	40
21,000	32	42
22,000	33	44
23,000	35	46
24,000	36	48
25,000	38	50
30,000	45	60
35,000	53	70
40,000	60	80
45,000	68	90
50,000	75	100
75,000	113	150
100,000	150	200

* For each additional \$10,000, use 10% of the \$100,000 premium.

** All policies shall be rated according to the protection classifications provided by the Insurance Services Office as shown in their Community Mitigation Classification Manual.

*** Public Protection Classification (PPC) 8B or Public Protection Classifications ending in X or Y (e.g. 1X or 1Y) will be rated as PPC 9. PPC 10W will be rated as PPC 10.

FINE ARTS BASIC PREMIUM CHART

Amount Of Insurance*	One To Four Families Frame Protection Class**	
	<u>1-8</u>	<u>9-10***</u>
	\$1,000 or Less	2
2,000	3	4
3,000	5	6
4,000	6	8
5,000	8	10
6,000	9	12
7,000	11	14
8,000	12	16
9,000	14	18
10,000	15	20
11,000	17	22
12,000	18	24
13,000	20	26
14,000	21	28
15,000	23	30
16,000	24	32
17,000	26	34
18,000	27	36
19,000	29	38
20,000	30	40
21,000	32	42
22,000	33	44
23,000	35	46
24,000	36	48
25,000	38	50
30,000	45	60
35,000	53	70
40,000	60	80
45,000	68	90
50,000	75	100
75,000	113	150
100,000	150	200

* For each additional \$10,000, use 10% of the \$100,000 premium.

** All policies shall be rated according to the protection classifications provided by the Insurance Services Office as shown in their Community Mitigation Classification Manual.

*** Public Protection Classification (PPC) 8B or Public Protection Classifications ending in X or Y (e.g. 1X or 1Y) will be rated as PPC 9. PPC 10W will be rated as PPC 10.

FINE ARTS BASIC PREMIUM CHART

Amount Of Insurance*	Five or More Families Masonry Protection Class**	
	<u>1-8</u>	<u>9-10***</u>
	\$1,000 or Less	2
2,000	5	6
3,000	7	9
4,000	9	12
5,000	12	15
6,000	14	18
7,000	16	21
8,000	18	24
9,000	21	27
10,000	23	30
11,000	25	33
12,000	28	36
13,000	30	39
14,000	32	42
15,000	35	45
16,000	37	48
17,000	39	51
18,000	41	54
19,000	44	57
20,000	46	60
21,000	48	63
22,000	51	66
23,000	53	69
24,000	55	72
25,000	58	75
30,000	69	90
35,000	81	105
40,000	92	120
45,000	104	135
50,000	115	150
75,000	173	225
100,000	230	300

* For each additional \$10,000, use 10% of the \$100,000 premium.

** All policies shall be rated according to the protection classifications provided by the Insurance Services Office as shown in their Community Mitigation Classification Manual.

*** Public Protection Classification (PPC) 8B or Public Protection Classifications ending in X or Y (e.g. 1X or 1Y) will be rated as PPC 9. PPC 10W will be rated as PPC 10.

FINE ARTS BASIC PREMIUM CHART

Amount Of Insurance*	Five or More Families Frame Protection Class**	
	<u>1-8</u>	<u>9-10***</u>
	\$1,000 or Less	2
2,000	5	6
3,000	7	9
4,000	9	12
5,000	12	15
6,000	14	18
7,000	16	21
8,000	18	24
9,000	21	27
10,000	23	30
11,000	25	33
12,000	28	36
13,000	30	39
14,000	32	42
15,000	35	45
16,000	37	48
17,000	39	51
18,000	41	54
19,000	44	57
20,000	46	60
21,000	48	63
22,000	51	66
23,000	53	69
24,000	55	72
25,000	58	75
30,000	69	90
35,000	81	105
40,000	92	120
45,000	104	135
50,000	115	150
75,000	173	225
100,000	230	300

* For each additional \$10,000, use 10% of the \$100,000 premium.

** All policies shall be rated according to the protection classifications provided by the Insurance Services Office as shown in their Community Mitigation Classification Manual.

*** Public Protection Classification (PPC) 8B or Public Protection Classifications ending in X or Y (e.g. 1X or 1Y) will be rated as PPC 9. PPC 10W will be rated as PPC 10.

5. Golfer's Equipment

Rate per \$100

\$1.00

Add a flat charge of \$8.55 to the premium developed above when the policy is written to cover the equipment of more than one member of the insured's family.

6. Musical Instruments

a. Non-Professional

Rate per \$100

\$.55

b. Professional

Rate per \$100

For first \$1,500 \$3.00

For all over \$1,500 \$.65

Note: Professional rates apply to individuals engaged in the playing of musical instruments for remuneration. Deletion of Professional Clause when applicable, indicated on the Declarations.

7. Personal Computers

a. Equipment and Data and Media

Rate per \$100*

\$0.75

b. Extra Expense

Limit	Premium
\$1,000	\$6
\$2,500	\$11

* Class must be written with a minimum mandatory \$50 Loss Deductible. Apply a factor of .90 to the premium developed above. For higher deductibles apply the appropriate deductible factor to the premium developed using the full coverage rate.

8. Personal Effects

a. Rate Per \$100

\$.90

Add a flat charge of \$15.00 to the premium developed above.

b. Optional Coverages

1. To provide coverage at insured's domicile, multiply premium developed under (a) above by 1.25. Minimum additional premium \$10.

Use Endorsement **PAF 20**.

2) To provide coverage for theft from Unattended Automobile, charge \$10 additional premium.

Use Endorsement **PAF 21**.

3) To delete exclusion of students' property in fraternity or sorority houses, dormitories or on premises of schools, apply an additional rate of \$.25 per \$100 on total amount insured. Minimum additional premium \$5.

Use Endorsement **PAF 22**.

4) To cover contents of auto trailer home, apply rate of \$2.50 per \$100 on amount granted under endorsement. Minimum additional premium \$10.

Use Endorsement **PAF 24**.

5) To cover named persons permanently residing with named insured, charge an additional premium of \$5 each person.

Use Endorsement **PAF 23**.

6) To exclude theft or attempted theft, larceny, burglary, robbery, mysterious disappearance, vandalism, or malicious mischief, apply a premium credit of 50 percent of total class premium, including optional additional coverage premiums, if any.

Use Endorsement **PAF 25**.

9. Personal Furs

a. Scheduled

Los Angeles County	Rate per \$100
	\$0.95

San Francisco (City)	Rate per \$100
	\$0.60

Alameda, Contra Costa,
Marin, San Mateo

Rate per \$100

\$0.50

Remainder of State

Rate per \$100

\$.55

10. Personal Jewelry

a. **Scheduled**

Los Angeles County

Jewelry items:

Rate per \$100

\$2.40

San Francisco (City)

Rate per \$100

\$1.35

Alameda, Contra Costa,
Marin, San Mateo
Counties

Rate per \$100

\$1.45

Remainder of State

Rate per \$100

\$1.70

b. **Jewelry in Vaults**

Specific items of jewelry stored in a vault may be insured at a rate of \$.41 per \$100. To qualify for the vault rate, all items must be identified, on the schedule by a single plus (+) sign and kept in the facility stated on the declarations page.

Attach Endorsement **PAF 11**.

c. **Broad Pair and Set Coverage and Agreed Value Coverage**

No additional premium is charged for Broad Pair and Set coverage and Agreed Value Coverage.

Attach Endorsement **PAF 46**.

11. Silverware

a. **Scheduled**

Rate per \$100

\$.50

b. **Unscheduled**

Blanket coverage may be provided for the class silverware. There is no limit per article. However, individual articles or sets of silver valued at \$2,500 or more must be described. The maximum limit allowed for unscheduled silverware is \$10,000.

The following premiums apply:

Total Available Limit	Premium	Total Available Limit	Premium
\$1,000	\$ 4	\$ 6,000	\$26
2,000	9	7,000	30
3,000	13	8,000	34
4,000	17	9,000	38
5,000	21	10,000	43

The above premiums require a minimum mandatory deductible of \$100. If a deductible higher than the mandatory minimum is desired, determine the premium using the full coverage rate of \$0.50 per \$100 and apply the appropriate discount factor to such premium.

12. Stamp Collections

Rate Per \$100

\$.45

Note:

- a. The above rate may be reduced 10 percent when "safe" keeping requirements are complied with.

Attach Endorsement **PAF 16**.

- b. To delete the Unattended Automobile Clause, charge additional premium at a rate of \$5.00 per \$100 on total amount insured. Indicated on the Declarations Page.

13. Contact Lenses

Rate Per \$100

\$16.00

14. Pedigreed Dogs

Rate Per \$100

\$8.00

15. Political Campaign Collection

a. **Rate Per \$100**

\$.70

b. **Property on Exhibition**

Rate consideration based on transit and location exposures plus term of exhibit. Refer to Travelers.

16. Sports Equipment

Type of Equipment	Rate Per \$100* (Full Coverage)
Archery	\$2.00
Camping	2.28
Fishing	3.00
Guns and Shooting	2.00
Skier's	3.00
Skin-diving	3.42

* A minimum mandatory \$50 Loss Deductible is required. Apply a factor of .90 to the premium developed above. If a deductible higher than the mandatory minimum is desired, determine the premium using the full coverage rate and apply the appropriate discount factor to such premium.

17. Wedding Presents

Rate per \$100

Policy Term

30 Days	60 Days	90 Days	Amount of Insurance	
\$.076	\$.108	\$.140	Apply to First	\$10,000
.048	.068	.088	Apply to Next	10,000
.029	.041	.053	Apply to Excess of	20,000

a. **Breakage Rate**

To delete the breakage exclusion in the policy, apply the following additional rate to the total amount of insurance.

Rate per \$100

Policy Term

30 Days	60 Days	90 Days
\$.143	\$.203	\$.263

Minimum additional premium - \$5.00

Attach Endorsement **PAF 18**.

18. Miscellaneous Classes

Class	Rates Per \$100	
China & Crystal	\$2.00	Rate includes breakage
Garden Tractors	\$2.00	
Hearing Aids	\$3.00	
Hobby Collection	\$3.00	Rate includes breakage
Limited Editions	\$1.00	Rate includes breakage
Phono Record, Tapes, Cassettes	\$3.00	
Radio, TV, Phono, Stereo	\$3.00	
Sound Equipment, Recorders	\$3.00	
Trophies	\$1.00	
Miscellaneous NOC	Refer to Travelers	

Attach Endorsement **PAF 9**.