

Scheduled Personal Property Endorsement Options

HO-61 Scheduled Personal Property Endorsement:

- Use for jewelry items, fine arts, furs, cameras, musical instruments, silverware, coins, stamps, and golfers equipment.
- Agreed value loss settlement for fine arts.
- Replacement Cost loss settlement for all other losses.
- Optional fine arts breakage for fragile articles.
- Appraisals required on all items valued over \$25,000.
- Maximum value per item \$100,000.

HO-60 Scheduled Personal Property Endorsement – Agreed Value

- Use for jewelry items, furs, cameras, musical instruments, silverware, coins, stamps, and golfers equipment.
- Agreed value loss settlement.
- Certified appraisals (no older than 3 years) are required for items over \$25,000.
- Maximum value per item \$50,000.

12751 Blanket Personal Property Endorsement:

- Use for jewelry, fine arts, furs, firearms, cameras, musical instruments, and golfers equipment.
- Replacement Cost loss settlement.
- No descriptions or appraisals required.
- \$10,000 maximum limit per item for jewelry, furs, and fire arts.
- \$2500 maximum limit for all other classes.

****Agent binding authority** \$25,000 max. per single item. Total schedule of \$100,000 or 50% of coverage C (whichever is less). For values in excess of the above contact underwriting. **

**Blanket Personal Property 12751, \$50,000 max per class for jewelry, fine arts, and furs. \$5,000 max per class for cameras, musical instruments, golf equipment and firearms. **

Maximum total schedule value of combined coverage options \$250,000

See policy contract/endorsements for specifics on all coverages and exclusions.