Certain property, due to susceptibility to loss or policy limit, requires added coverage.

**AGREED VALUE**

1) Established by appraisal or receipt when item insured.
2) Insured will not have to provide further proof in event of a loss.

**PERSONAL ARTICLES INSURANCE (IBC-1114)**

1) Designed for high target items (Portability/Value) that maintain or increase in value.
2) All risks subject to exclusions, no deductible, anywhere in the world.
3) Professional appraisal (< 2 years), receipt (< 1 year), complete description for each item.
4) Newly acquired property 30 days notice to insurer / maximum limit - $ 5,000.
5) Items or accessories can be covered under a Blanket form = maximum limit per item.
6) Covers partial losses (jewelry - stone).
7) Automatic reinstatement for items replacing those claimed within 30 days of loss.
8) Individual classes of property assessed premium per $ 100 of coverage:

<table>
<thead>
<tr>
<th>Class</th>
<th>Description</th>
<th>Property Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cameras</strong></td>
<td>+ Processing equipment.</td>
<td>Musical Instruments X Professional use.</td>
</tr>
<tr>
<td><strong>Firearms</strong></td>
<td></td>
<td>Radios + Typewriters.</td>
</tr>
<tr>
<td><strong>Furs</strong></td>
<td>+ Made of, trimmed with.</td>
<td>Silverware X Personal (Pen).</td>
</tr>
<tr>
<td><strong>Jewelry</strong></td>
<td>+ Gems, stones, watches.</td>
<td>Stamps / Coins Sets / individual items.</td>
</tr>
</tbody>
</table>

**FINE ARTS INSURANCE (IBC-1113)**

1) Items often at other premises for show or forming part of a residence (Mural/Sculpture).
2) All risks subject to exclusions and some additional perils.
3) Newly acquired property, 30 days notice to insurer / maximum limit - 25%.
4) Packing and unpacking must be done by competent movers.
5) Automatic reinstatement for items replacing those claimed within 30 days of loss.

**SECTION A**

1) Lists individual objects per scheduled location.
2) Covers transit between, extends 10% to unscheduled locations in Canada / U.S.

**SECTION B**

1) List individual objects on exhibit within territorial limits.

**EXCLUSIONS:**

Standard and:

a) Breakage of fragile or brittle articles.
b) Damage cause by work process (Cleaning).
TELEVISION AND ANTENNA ENDORSEMENT (IBC-1116)

1) All risks subject to exclusions.
2) Complete description for each item.
3) Deductible on package policy applies to each loss.
4) Installation warranty - technician qualified by manufacturer or under bylaw.
5) Automatic reinstatement for items replacing those claimed within 30 days of loss.
6) Basis of settlement (ACV / RCE) same as package policy.

OUTBOARD MOTORS AND BOATS

1) Property
   Boats, their accessories, fixtures and furnishings (Motor / Trailer).
2) Wording
   No standard IBC, insured’s option of all risks or named perils.
3) Description
   Year / Make / Serial # / H.P. > Speed Rating.
4) Territory
   Canada / U.S.
5) Premium
   Based on speed rating, size, use, value.
6) Full Average Clause
   Penalizes insured for underinsurance (< 100%) at time of loss.
7) Automatic Reinstatement
   Items replacing those claimed within 30 days of loss.
8) Prohibited Uses
   Rented to others, public conveyance, illicit acts, race or speed test.
9) Other Insurance
   Watercraft policy becomes excess, other primary.
10) EXCLUSIONS:
    Same as chosen form (A.R./N.P.)

INCREASED COST OF REPAIRS DUE TO OPERATION OF LAW

1) Extends coverage (Limit) from package policy for costs (Bylaw) normally excluded.
2) Sprinkler systems or demolition/construction.
3) Building limit should include replacement value and costs (Sprinkler/Construction/Demolition).
4) RESTRICTIONS:
   a) Building limit is maximum.
   b) Minimum costs payable to comply with law.
   c) Building repaired / rebuilt, on same site with same materials.