

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – PERSONAL EFFECTS COVERAGE

This endorsement modifies insurance provided under the following:

VESSEL PHYSICAL DAMAGE COVERAGE FORM

The following is added to **PROPERTY COVERAGE EXTENTIONS**:

Personal Effects Coverage

1. Coverage

"We" cover direct physical loss or damage to personal effects owned by an "insured" while the property is:

- a. Aboard; or
- b. Carried onto; or
- c. Carried off a covered "vessel".

2. Property Not Covered

"We" do not cover the following property:

a. Excluded Property

"We" do not pay for loss or damage to the following items:

- (1) Animals; or
- (2) Fuel, stores, perishable or consumable provisions, food, beverages or liquor; or
- (3) Jewelry, gems, precious metals, goldware, silverware, furs, fine arts, watches, photographic equipment, video equipment, personal electronic devices or computer hardware or software; or
- (4) Accounts, bills, money, securities, travelers checks or other valuable papers or documents; or
- (5) Firearms or archery equipment or
- (6) Property covered elsewhere in this policy.

b. Contraband

"We" do not cover contraband or property in the course of illegal transportation or trade.

3. Limit

The most "we" pay for loss or damage to personal effects is the "limit" indicated on the Declarations for Personal Effects Coverage.

All other terms and conditions of this policy remain unchanged.