

THEFT OF PERSONAL PROPERTY

When this coverage is indicated on the "declarations", the following peril and limitation is added and made a part of the indicated policy.

Theft -- This includes attempted theft and loss of property from a known place when it is likely that theft occurred. However, "we" do not cover:

- a. theft by an "insured", tenant or employee;
- b. theft in or to a "residence" being built, or theft of materials and supplies for use in construction of the "residence", until the "residence" is occupied for its intended use;
- c. loss of a precious or semiprecious stone from its setting;
- d. loss that results from the theft of a credit or debit card, except as provided under Incidental Property Coverages;
- e. theft from a part of the "residence" usually occupied solely by an "insured" while it is rented to others; or
- f. theft that occurs away from the "insured premises" of:
 - 1) property while on the part of residential premises which an "insured" owns, rents, or occupies except for the time while an "insured" temporarily resides there. "We" do cover the property of an "insured" who is a full-time student while it is in the living quarters occupied by the student at school;
 - 2) trailers and their equipment;
 - 3) campers or camper bodies; or
 - 4) watercraft and their furnishings, equipment, and motors.

is the total "limit" per occurrence for all items in that class.

For loss by theft:

- 1) \$1,500 on jewelry, watches, precious and semiprecious stones, gems, and furs;
 - 2) \$2,500 on silverware, goldware, pewterware, and items plated with gold or silver;
 - 3) \$2,000 on guns and items related to guns;
 - 4) \$2,500 for loss of saddlery, tack, harness or horse drawn equipment; or
 - 5) \$1,500 for loss of electronic components, computers, monitors, printers, stereo equipment, televisions, entertainment units, radios, phones, cameras and all related electronic apparatus including but not limited to MP3, disks, tapes, records and memory cards.
- g. **We** do not pay for loss from any residence that has been vacant for more than 30 days prior to a loss.
- h. **We** do not pay for loss due to "your" voluntary parting with possession of covered property if "you" are induced to do so by a trick, scheme, or device or through fraud or false pretense. This includes the acceptance of:
- i. counterfeit money or fraudulent post office or express money orders;
 - ii. checks or promissory notes that are not paid upon presentation; or
 - iii. credit cards that are illegally obtained and or used.

Additional Limitations on Certain Property --

The special "limits" shown below are added to the policy and do not increase the Coverage C "limit". The "limit" for each class

- i. We do not pay for loss due to unauthorized instructions to transfer property to any person or to any place.

All other terms, definitions and conditions of this policy remain the same.

FMH-1011 Ed 1.0