
1 PROPERTY INSURED

This Form insures property consisting of contents usual to the business of the insured while temporarily on exhibition and while in transit to and from the premises of the Insured and the place of exhibition as per the limit described on the "Declarations Page".

2 PERILS INSURED

This Form insures against all risk of direct physical loss or damage to the insured property from an external cause except as hereinafter provided.

3 PERILS EXCLUDED

This Form does not insure:

- a Wear and tear, gradual deterioration, dampness of atmosphere, extremes of temperature, insect, vermin, latent defect, inherent vice, or damage sustained due to any process or while being actually worked upon and resulting therefrom;
- b Short circuit or other electrical injury or disturbance, exclusive of lightning to electrical appliances, devices or other electrically operated property or wiring unless fire or explosion ensues and then for the loss or damage by fire or explosion only;
- c Mechanical breakdown, breakage of glass or other brittle articles or parts (lenses of scientific instruments excepted), marring, scratching, unless caused by fire, lightning, theft or attempted theft, cyclone, tornado, windstorm, earthquake, flood, explosion, malicious damage or collision, derailment or overturn of transporting vehicle, leakage from fire protective equipment, strike, riot, civil commotion, aircraft, spacecraft, vehicles other than transporting conveyances, rupture of pipes or breakage of apparatus or vandalism;
- d Or resulting from misappropriation, secretion, conversion, infidelity or any dishonest act on the part of the Insured or other party of interest, his or their employees or agents or others to whom the property may be entrusted (carriers for hire excepted);
- e Mysterious disappearance or shortage disclosed upon taking inventory.

4 COINSURANCE

The Insurer shall be liable, in the event of a loss, for no greater portion thereof than the amount insured hereunder bears to 100% of the actual cash value of the property insured hereunder at the time when such loss or damage shall happen.

5 DEDUCTIBLE

The Insurer is liable for the amount by which the loss or damage caused by any of the perils insured against this Form exceeds the amount of deductible specified on the "Declarations Page" in any one occurrence.

6 TERRITORIAL LIMITS

This insurance covers the property insured only while within Canada and the continental United States of America.

7 REINSTATEMENT

Loss under any item of this Form shall not reduce the applicable amount of insurance.

8 PROPERTY OF OTHERS

At the option of the Insured, any loss may be paid to the Insured or adjusted with and paid to the customer or owner of the property.

9 LOCKED VEHICLE WARRANTY

Warranted by the Insured that any unattended vehicle in which the property insured is being carried is equipped with a fully enclosed metal body or compartment, and the Insurer shall be liable in case of loss by theft from an unattended vehicle only as a direct result of forcible entry (of which there shall be visible evidence) into such body or compartment the doors and windows shall have been securely locked.

10 PACKING WARRANTY

It is warranted by the Insured that the property insured hereunder will be packed and unpacked by competent packers.

11 DEFINITIONS

Wherever used in this form:

- a "Declarations Page" means the Declarations Page applicable to this form.

EXCEPT AS OTHERWISE PROVIDED IN THIS FORM, ALL TERMS, CONDITIONS AND PROVISIONS OF THE POLICY TO WHICH THIS FORM IS ATTACHED SHALL HAVE FULL FORCE AND EFFECT.