

## REPLACEMENT COST VALUATION - SPECIFIC CLASSES

(The entries required to complete this endorsement  
will be shown below or on the "declarations".)

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### SCHEDULE

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Check if applicable

- Bicycles
  - Cameras
  - Golf Equipment
  - Musical Instruments
  - Silverware
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### VALUATION

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The Actual Cash Value provision under Valuation is replaced by the following but only for the class of personal articles indicated in the above schedule:

**Replacement Cost** -- The value of covered property will be based on the replacement cost at the time of the loss without any deduction for depreciation.

1. **Replacement Cost Limitation** -- The replacement cost is limited to the cost of repair or replacement with new materials of like kind and quality and used for the same purpose. The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.
2. **Replacement Cost Does Not Apply Until Repair Or Replacement** -- Replacement cost valuation does not apply until the damaged or destroyed property is repaired or replaced.
3. **Time Limitation** -- "You" may make a claim for actual cash value before repair or replacement takes place, and later for the replacement cost if "you" notify "us" of "your" intent within 180 days after the loss.