

—PLEASE READ THIS CAREFULLY—

NEON AND ELECTRIC SIGN COVERAGE

(The information required below may be shown on a separate schedule or supplemental Declarations.)

Each item that is covered must be described below or on a schedule that is a part of this policy. A coverage amount must be shown for each item. This is the most that **we** will pay for a loss to that item.

Described Item	Lettering on Sign	Location	Coverage Amount \$ _____
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DEDUCTIBLE

The following deductible amount will apply to each item involved in a loss after all other adjustments have been made. This is subject to the following minimum and maximum deductible amounts.

_____ % of the Coverage Amount
maximum: \$ _____
minimum: \$ _____

COINSURANCE

You must maintain a minimum coverage amount for each described item. This minimum coverage amount is the full actual cash value of the described item. If the coverage amount at the time of loss is less than the minimum coverage amount, **we** will pay only a part of a loss. **Our** part of the loss will be determined by dividing the coverage amount by the minimum coverage amount. This percent will be applied to the final adjusted loss to determine the amount that **we** will pay.

PROPERTY COVERED

We cover only those described items for which a coverage amount is shown.

PERILS COVERED

We cover direct physical loss to covered property unless the loss is caused by a peril that is excluded. The loss must be due to an external cause.

PERILS EXCLUDED

We do not pay for a loss if one or more of the following excluded perils apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded peril. **We** do not pay for a loss that results from:

1. dampness of atmosphere
2. extremes of temperature.
3. breakage while the covered property is being installed,

dismantled, repaired or is in transit. **We** do cover breakage if it is caused by fire; lightning; windstorm; hail; earthquake; flood; smoke; explosion; aircraft, spacecraft, self-propelled missiles, and objects that fall from these items; vehicles, including an accident to a transporting vehicle; strike; riot; civil commotion; vandalism; theft; attempted theft; sprinkler leakage; or collapse of buildings.

4. electrical currents, other than those caused by lightning, that damage an electrical apparatus or its wiring. If a fire or explosion results, **we** do cover the loss caused by the fire or explosion.
5. faulty manufacturing or improper installation.

There are other perils that are not covered. These are listed in the Inland Marine General Terms.

TERRITORY WHERE COVERAGE APPLIES

Coverage applies only while the property is in the United States, Canada or Puerto Rico. This includes property that is in transit except to or from Alaska, Hawaii or Puerto Rico.