

## **ANDERSON INSTRUMENT MAKERS, DEALERS, REPAIRERS AND LUTHERIES COVERAGE BOOST**

**This endorsement modifies insurance provided under the following:**

ANDERSON INSTRUMENT MAKERS, DEALERS, REPAIRERS AND LUTHERIES COVERAGE FORM **IM441-1459 01 16** as follows:

### **A. Coverage**

#### **2. Property Not Covered (IM441-1459 01 16; Page 1 of 11)**

**e. Property loaned, leased, or rented to others, whether with or without a lease or rental agreement of fee is HEREBY DELETED IN ITS ENTIRETY.**

#### **3. Additional Coverages (Begins on IM441-1459 01 16; Page 1 of 11)**

##### **d. Furniture, Fixtures and Office Supplies**

**The most we will pay under this Additional Coverage in any one policy period up to the Combined Total Business Property Limits for Furniture, Fixtures and Office Supplies limit indicated on the "Certificate Declarations of Coverage"**

##### **e. Machinery & Equipment**

**The most we will pay under this Additional Coverage in any one policy period up to the Combined Total Business Property limit for Machinery & Equipment indicated on the "Certificate Declarations of Coverage"**

##### **f. Patterns, Tools, Dies and Molds**

**The most we will pay under this Additional Coverage in any one policy period up to the Combined Total Business Property limit for Patterns, Tools, Dies and Molds limit indicated on the "Certificate Declarations of Coverage"**

##### **g. Pollutants Clean Up and Removal**

**The most we will pay under this Additional Coverage in any one policy period up to the Combined Total Business Property limit for Pollutants Clean Up and Removal indicated on the "Certificate Declarations of Coverage"**

**h. Property Consigned to Others**

The most we will pay under this Additional Coverage in any one policy period up to the Musical Instruments Owned by You, At Your Shop for Repairs or Consigned for Sale limit indicated on the "Certificate Declarations of Coverage"

**i. Property Offsite**

The most we will pay under this Additional Coverage in any one policy period up to the Musical Instruments Away from your Shop – Worldwide limit indicated on the "Certificate Declarations of Coverage"

**j. Raw Materials**

The most we will pay under this Additional Coverage in any one policy period up to the Combined Total Business Property limit for Raw Materials indicated on the "Certificate Declarations of Coverage"

**k. Reference Materials**

The most we will pay under this Additional Coverage in any one policy period up to Combined Total Business Property limit for Reference Materials indicated on the "Certificate Declarations of Coverage"

**m. Sewer and Drain Backup**

The most we will pay under this Additional Coverage in any one policy period up to the Combined Total Business Property limit for Sewer and Drain Backup indicated on the "Certificate Declarations of Coverage"

**n. Repatriation Repossession Coverage**

The most we will pay under this Additional Coverage for Repatriation Repossession Coverage in any one policy period is \$15,000 for an instrument owned by you and subsequently proven to be stolen and repossessed by its rightful owner.

**B. Exclusions (Begins on IM441-1459 01 16; Page 6 of 11)**

**d. Earth Movement**

In the **EXCLUSIONS** Section of the **Anderson Instrument Makers, Dealers, Repairers and Lutheries Coverage form**, the **Earth Movement Exclusion** is **HEREBY DELETED IN ITS ENTIRETY**.

**e. Flood and Related Water**

In the **EXCLUSIONS** Section of the **Anderson Instrument Makers, Dealers, Repairers and Lutheries Coverage form**, the **Flood and Related Water Exclusion** **HEREBY DELETED IN ITS ENTIRETY**.

g. Pollutants

In the **EXCLUSIONS** Section of the **Anderson Instrument Makers, Dealers, Repairers and Lutheries Coverage form**, the **Pollutants Exclusion** is hereby deleted in its entirety.

C. Deductible (IM441-1459 01 16; Page 8 of 11)

**We will not pay for “Loss” or damage in any one occurrence until the amount of the adjusted “Loss” or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the “Certificate Declarations of Insurance”. We will then pay the amount of the adjusted “Loss” or damage in excess of the Deductible, up to the applicable Limit of Insurance.**

**For “Loss” or damage to instruments, accessories and bows in your Care, Custody and Control, not owned by you, there is a \$0 Deductible, up to the applicable Limit of Insurance.**

1.Valuation (IM441-1459 01 16; Page 9 of 11)

e. Raw Materials

In the **Valuation section, Raw Material** the valuation clause is hereby deleted in its entirety with of “Raw Materials” owned by you will be based on Replacement Cost of that property.

F. Additional Conditions (Begins on IM441-1459 01 16; Page 9 of 11)

1. Coverage Territory

Items # 1,2 and 3 are deleted in its entirety and replaced with

A. Coverage Territory

**The coverage territory is any address and or location, worldwide, shown in your Certificate Declarations Page. However, this coverage shall not apply if the Government of the United States of America has imposed sanctions which prohibit trade unless you have received permission from the Department of State of the United States of America, even if you are incorporated, chartered, or otherwise formed outside of the United States of America.**

G. Definitions (IM441-1459 01 16; Page 11 of 11)

**12. “Transit” means a “Musical Instrument” transported by a private or public entity or company also referred to as a common carrier or carrier that is engaged in the transport of goods at set rates who service the freight needs of the public by land or air.**