

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ANDERSON MUSICAL EXPRESS PLAN CHANGES FOR LEVER HARP AND STRING BASS

This endorsement modifies insurance provided under the following:

ANDERSON GROUP MUSICAL INSTRUMENTS COVERAGE FORM (221—0163 17 06)

The following exclusions are added to and made part of the **EXCLUSIONS** section:

- A. Exclusion of Coverage For Shipments By Carrier For Hire**
Notwithstanding anything to the contrary in this Policy, we do not pay for loss to property while in the care, custody, or control of a "Carrier For Hire".
- B. Exclusion of Coverage for Dampness, Dryness or Extremes of Temperature**
We do not pay for loss or damage caused by or resulting from dampness, dryness, or extremes of temperature.
But if loss or damage by a Covered Cause of Loss results, we do pay for the loss or damage caused by that Covered Cause of Loss.
- C.** The provision captioned **Electronic Equipment Deductible** described in the **DEDUCTIBLES** section is deleted and does not apply
- D.** The provision captioned **Common Carrier Increased Deductible** described in the **DEDUCTIBLES** section is deleted and does not apply.
- E.** The provisions captioned **Diminished Value** and **Diminished Value Appraisals** described in the **PROPERTY VALUATION METHODS AND LOSS PAYMENT CONDITIONS** are deleted and do not apply.
- F.** The definition of **DIMINISHED VALUE** is deleted from the **DEFINITIONS** section and does not apply.

All other terms, conditions, and exclusions of the Policy shall remain unchanged.