

ANDERSON INSTRUMENT MAKERS, DEALERS, REPAIRERS AND LUTHERIES COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown on the Certificate Declarations of Coverage. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section **G. Definitions** to determine these special meanings.

A. Coverage

We will pay for direct physical "Loss" to Covered Property from any of the Covered Causes of Loss.

1. Covered Property means:

- a. "Musical instruments" owned by you at the "Covered Location" indicated on the "Certificate Declarations of Coverage"; and
- b. "Musical instruments" owned by others in your care, custody or control for the purpose of trial, sale, repair, restoration or appraisal at the "Covered Location" indicated on the "Certificate Declarations of Coverage".

We also cover such property in transit, up to the **Transit Limit of Insurance** indicated on the "Certificate Declarations of Coverage".

2. Property Not Covered

Covered Property does not include:

- a. Property that has been sold and delivered to customers, including property sold under a deferred payment sales agreement;
- b. Accounts, bills, currency, deeds, evidences of debt, money, notes or securities;
- c. Property while in the custody of the United States Postal Service unless Registered Mail or Government Insured Mail. This limitation does not apply to property with a value of \$250 or less;
- d. Contraband, or property in the course of illegal transportation or trade;
- e. Property loaned, leased or rented to others, whether with or without a lease or rental agreement or fee;
- f. Property shipped by rail; or
- g. Property while waterborne. But this exclusion does not apply to Covered Property in the custody of a "Carrier" while in a motor truck aboard a ferry.

3. Additional Coverages

This Coverage Form includes the following Additional Coverages. The limits indicated on the "Certificate Declarations of Coverage" apply to the Additional Coverages. If no limit of insurance is indicated for a particular Additional Coverage, then that Additional Coverage does not apply.

Unless we indicate to the contrary, the limits provided below are in addition to the Limit of Insurance applicable to the "Covered Location" indicated on the "Certificate Declarations of Coverage".

a. **Additional Coverage – Debris Removal**

We will pay your expenses to remove debris of property covered by this Coverage Form following direct physical "Loss" by a Covered Cause of "Loss". The "Loss" must occur during the policy period. We will pay your debris removal expenses only if they are reported to us in writing within 180 days of the date of the direct physical "Loss". The most that we will pay is 25% of the amount that we

pay for the direct physical "Loss", prior to the application of the policy deductible. Any payment is included within and will not increase the applicable Limit of Insurance.

However, when the debris removal expense is greater than the amount determined above, or when the sum of debris removal expense and the amount we pay for the direct physical "Loss" to Covered Property is greater than the applicable Limit of Insurance shown on the "Certificate Declarations of Coverage", we will pay up to an additional \$5,000 for debris removal expense.

This Additional Coverage does not apply to expenses to:

- 1) Extract "Pollutants" from land or water; or
- 2) Remove, restore or replace polluted water or land.

b. Additional Coverage -- Diminution in Value

In the event of direct physical "Loss" to "Musical Instruments" by a Covered Cause of Loss, we will pay for the reduction in value that occurs as a result of damage to that property. Diminution in value means the reduced value of the property based on the difference between the value of the Covered Property before the loss, as described in **E. Additional Conditions, Valuation and Loss Settlement, 1. Valuation** section of this Coverage Form and the fair market value of the property after the damage has been repaired.

We only cover diminution in value of the Covered Property once the damage to that property has been repaired and only after an independent certified appraiser has determined the fair market value of the repaired property. The independent certified appraiser may be selected by you subject to our approval. The cost of the appraisal will be borne equally by you and us.

Diminution in Value Coverage only applies to "Musical Instruments" owned by others in your care, custody or control or to "Vintage" "Musical Instruments" owned by you and held for sale. Coverage does not apply to any total loss.

The most we pay in any one occurrence for the **Diminution in Value** of damaged "Musical Instruments" is 25% of the total value of that property, as described in **E. Additional Conditions, Valuation and Loss Settlement, 1. Valuation** section. This is included within and is not a separate Limit of Insurance.

This is the only Coverage that applies to **Diminution in Value**.

c. Additional Coverage – Error in Restoration or Repairing

We will pay for direct physical "Loss" to "Musical Instruments" owned by others caused by or resulting from your defective workmanship or error in processing that property which occurs at the "Covered Location".

The most we will pay under this Additional Coverage in any one occurrence, or in any one policy period, beginning with the inception of this Policy, is the Limit of Insurance applicable to **Error in Restoration or Repairing** indicated on the "Certificate Declarations of Coverage".

This Additional Coverage does not apply to "Musical Instruments":

- 1) Owned by you; or
- 2) In the care, custody or control of any bailee or any other party to whom you have entrusted or consigned such property.

This is the only coverage that applies to **Error in Restoration or Repairing**. The Additional Coverage applicable to **Diminution in Value** does not apply to this Additional Coverage.

d. Additional Coverage – Furniture, Fixtures and Office Supplies

We will pay for direct physical “Loss” to your furniture, fixtures and office supplies used exclusively for your business operations caused by or resulting from a Covered Cause of Loss. Coverage only applies when such property is located at the “Covered Location” described on the “Certificate Declarations of Coverage”. The most we pay in any one occurrence is the Limit of Insurance applicable to **Furniture, Fixtures and Office Supplies** indicated on the “Certificate Declarations of Coverage”.

Furniture, Fixtures and Office Supplies does not mean **Machinery and Equipment**; “**Patterns, Tools or Dies**”; “**Raw Materials**”; or “**Reference Materials**”.

e. Additional Coverage – Machinery and Equipment

We will pay for direct physical “Loss” to your machinery and equipment used exclusively for your business operations caused by or resulting from a Covered Cause of Loss. Coverage only applies when such property is located at the “Covered Location” described on the “Certificate Declarations of Coverage”. The most we pay in any one occurrence is the Limit of Insurance applicable to **Machinery and Equipment** indicated on the “Certificate Declarations of Coverage”.

Machinery and Equipment does not mean **Furniture, Fixtures and Office Supplies**; “**Patterns, Tools or Dies**”; “**Raw Materials**”; or “**Reference Materials**”.

f. Additional Coverage – Patterns, Tools and Dies

We will pay for direct physical “Loss” to your “Patterns, Tools and Dies” caused by or resulting from a Covered Cause of Loss. Coverage only applies when such property is located at the “Covered Location” described on the “Certificate Declarations of Coverage”. The most we pay in any one occurrence is the Limit of Insurance applicable to **Patterns, Tools and Dies** indicated on the “Certificate Declarations of Coverage”.

“**Patterns, Tools and Dies**” does not mean **Furniture, Fixtures and Office Supplies**; **Machinery and Equipment**; “**Raw Materials**” or “**Reference Materials**”.

g. Additional Coverage -- Pollutants Clean Up and Removal

We will pay your expense to extract “Pollutants” from land or water if the discharge, dispersal, seepage, migration, release or escape of “Pollutants” is caused by or results from direct physical “Loss” to property covered by this Coverage Form by a Covered Cause of Loss during the policy period. Coverage only applies when the covered “Loss” occurs at the “Covered Location” indicated on the “Certificate Schedule of Coverage”. The expenses will only be paid if they are reported to us in writing within 180 days of the date of the “Loss”.

We will not cover **Pollutants Cleanup and Removal** that is covered under other insurance.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of “Pollutants” in land or water. But we will pay for testing which is performed in the course of extracting the “Pollutants” from land or water.

The most we will pay under this Additional Coverage in any one policy period is the Limit of Insurance applicable to **Pollutants Clean Up and Removal** indicated on the “Certificate Declarations of Coverage”.

This is the only coverage that applies to **Pollutants Clean Up and Removal**.

h. Additional Coverage -- Property Consigned To Others

We will pay for direct physical "Loss" to Covered Property that you consign to others for the purpose of trial, or sale; repair, restoration or appraisal. But coverage only applies when that property remains in the direct care, custody or control of that party to whom you entrusted or consigned that property. In the event that property leaves the care, custody or control of the party to whom you have entrusted or consigned the property, coverage is immediately suspended. Such suspension will last until the property is either returned to you or to the care, custody or control of the person to whom property was originally entrusted or consigned, whichever occurs first.

We do not cover any secondary entrustment or consignment of any property by the party you consigned property to, whether you were aware of such consignment or not. This Additional Coverage does not apply to property leased or rented to others.

The most we will pay in any one occurrence is the Limit of Insurance applicable to **Property Consigned to Others** indicated on the "Certificate Declarations of Coverage".

i. Additional Coverage – Property Offsite

We will pay for direct physical "Loss" to Covered Property not at the "Covered Location" while within the territorial limits described in **e. Additional Conditions, 2., a. Coverage Territory, (1)** caused by or resulting from a Covered Cause of Loss. We will only pay for "Loss" when such property remains in the care, custody or control of you or your employees. The most we pay in any one occurrence is the Limit of Insurance applicable to **Property Offsite** indicated on the "Certificate Declarations of Coverage".

j. Additional Coverage – Raw Materials

We will pay for direct physical loss to your "Raw Materials" caused by or resulting from a Covered Cause of "Loss". Coverage only applies when such property is located at the "Covered Location" described on the "Certificate Declarations of Coverage". The most we pay in any one occurrence is the Limit of Insurance applicable to **Raw Materials** indicated on the "Certificate Declarations of Coverage".

"Raw Materials" does not mean **Furniture, Fixtures and Office Supplies; Machinery and Equipment; Patterns, Tools and Dies** or **Reference Materials**.

k. Additional Coverage – Reference Materials

We will pay for direct physical loss to your "Reference Materials" caused by or resulting from a Covered Cause of Loss. Coverage only applies when such property is located at the "Covered Location" described on the "Certificate Declarations of Coverage". The most we pay in any one occurrence is the Limit of Insurance applicable to Reference Materials indicated on the "Certificate Declarations of Coverage".

"Reference Materials" does not mean **Furniture, Fixtures and Office Supplies; Machinery and Equipment; Patterns, Tools and Dies** or **Raw Materials**.

l. Additional Coverage – Reward Payment

- 1) When we pay for "Loss" caused by theft or vandalism, we will reimburse you for any documented payments that you make to others as reward(s), provided these reward payments cause:
 - a) The return of your covered stolen property to the custody of the police or a law enforcement agency; or
 - b) The arrest and conviction of any person(s) committing the covered theft or vandalism.
- 2) We will not cover any reward payment that you make to any of the following:
 - a) You or any member of your family;
 - b) Your business partners, directors or trustees;
 - c) Any member of the applicable law enforcement agency;
 - d) Any party with an interest in the "Loss"; or
 - e) Any person involved in the crime.

The most we pay in any one policy period is the Limit of Insurance applicable to **Reward Payment** indicated on the "Certificate Declarations of Coverage". You and we will determine the amount of reward we will pay.

m. Additional Coverage – Sewer and Drain Back Up

We will pay for direct physical "Loss" to property covered by this Coverage Form caused by or resulting from water that:

- 1) Backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment; or
- 2) Is under the ground surface pressing on, or flowing or seeping through:
 - a) Foundations, walls, floors or paved surfaces;
 - b) Basements, whether paved or not; or
 - c) Doors, windows or other openings.

The exclusion applicable to **Flood and Related Water** applies to this Additional Coverage. However, paragraphs **e. 4) or 5)** do not apply to the extent that this Additional Coverage applies.

The most that we will pay in any one occurrence is the Limit of Insurance applicable to **Sewer and Drain Back Up** is shown on the "Certificate Declarations of Coverage".

This is the only coverage that applies to **Sewer and Drain Back Up**.

4. Covered Causes of Loss

Covered Cause of Covered Causes of Loss means direct physical "Loss" caused by or resulting from any cause except those causes of "Loss" listed in the **Exclusions** section.

B. Exclusions

1. **We will not pay for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. These exclusions apply whether caused by any act of nature or otherwise caused.**

a. Governmental Action.

Governmental action means any act of seizure, confiscation or destruction by order of any governmental authority.

But we will pay for acts of destruction ordered by governmental action and taken at the time of a fire to prevent its spread if that fire would be covered under this Coverage Form.

b. Nuclear Hazard

Nuclear Hazard or radiation, or radioactive contamination, however caused.

But, if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

c. War and Military Action

- 1) War, including undeclared or civil war;
- 2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- 3) Insurrection, rebellion, revolution, usurped power or action by governmental authority in hindering or defending against any of these.

d. Earth Movement

- 1) Earthquake, including tremors or aftershocks and any earth sinking, rising or shifting relating to such event;
- 2) Landslide, including any earth sinking, rising or shifting related to such event;
- 3) Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
- 4) Earth sinking (other than "sinkhole collapse"), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

But, if Earth Movement, as described above in **d.1)** through **4)** above, results in fire or explosion, we will pay for the "Loss" or damage caused by that fire or explosion.

- 5) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, we will pay for the "loss" or damage caused by that fire, building glass breakage or Volcanic Action.

Volcanic Action means direct physical "loss" or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- a) Airborne volcanic blast or airborne shock waves;
- b) Ash, dust or particulate matter; or
- c) Lava flow.

With respect to Volcanic Action as set forth in **5.a)**, **5.b)**, and **5.c)**, all volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic Action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

This exclusion applies regardless of whether any of the above, in Paragraphs **1)** through **5)** is caused by an act of nature or is otherwise caused.

This exclusion does not apply to Covered Property in transit.

e. Flood and Related Water

- 1) Flood;
- 2) Surface water, rapid accumulation of run off, wave (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
- 3) Mudslide or mudflow;
- 4) Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment, except to the extent that coverage may otherwise be provided under the **Additional Coverage – Sewer and Drain Backup**;
- 5) Water under the ground surface pressing on, or flowing or seeping through:
 - a) Foundations, walls, floors or paved surfaces;
 - b) Basements, whether paved or not; or
 - c) Doors, windows or other openings; or

- 6) Waterborne material carried or otherwise moved by any of the water referred to in Paragraph 1), 2) 4) or 5), or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs 1) through 6) is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs 1) through 6) results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

This exclusion does not apply to Covered Property in transit.

2. We will not pay for “loss” caused by or resulting from any of the following:

- a. Delay, loss of use, loss of market or any other consequential loss.
- b. Unexplained disappearance.
- c. Shortage found upon taking inventory.
- d. Dishonest or criminal acts by:
 - 1) You or any of your partners;
 - 2) Your directors or trustees;
 - 3) Your authorized representatives or employees;
 - 4) Anyone with an interest in the property; or
 - 5) Anyone, other than a “Carrier”, to whom you have entrusted the Covered Property, including their employees, for any purpose:
 - a) Whether acting alone or in collusion with others; and
 - b) Whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees, but theft by your employees is not covered.

- e. Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires; mechanical or electrical breakdown of any machinery, including rupturing or bursting caused by centrifugal force.

But if fire results, we will pay for the loss or damage caused by that fire.

- f. Processing or Work Upon the Property

But if processing or work upon the property results in fire or explosion, we will pay for the direct loss or damage caused by that fire or explosion if the fire or explosion would be covered under this Coverage Form. This exclusion applies except to the extent that coverage is provided under **Additional Coverage — Error in Restoration or Repairing**.

- g. Pollutants

We will not pay for “Loss” or damage caused by or resulting from the discharge, dispersal, seepage, migration, release or escape of “Pollutants” unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the “Specified Causes of Loss”. But if the discharge, dispersal, seepage, migration, release or escape of “Pollutants” results in a “Specified Cause of Loss”, we will pay for the loss or damage caused by that “Specified Cause of Loss”.

- h. Voluntary parting with any property by you or anyone entrusted with the property.
- i. Disallowed financial transactions including but not limited to transactions rejected by a Credit Card Company or checks returned from a bank for insufficient funds.
- j. Unauthorized instructions to transfer property to any person or to any place.
- k. Neglect of an insured, or any other party with an interest in the property, to use all reasonable means to save and preserve property from further damage at and after the time of loss.

3. We will not pay for "Loss" or damage caused by or resulting from any of the following. But if "Loss" or damage by a Covered Cause of "Loss" results, we will pay for the loss or damage caused by that Covered Cause of "Loss".

- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. above to produce the "Loss" or damage.
- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
- c. Faulty, inadequate or defective:
 - (1) Planning or development;
 - (2) Design, specifications, workmanship, repair, construction, renovation or remodeling;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenanceof part or all of any property wherever located.
- d. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration, depreciation;; insects, vermin, rodents; corrosion, rust, dampness; marring, scratching, or exposure to light; changes in or extremes of humidity or temperature; freezing; mold, wet or dry rot or bacteria.

C. Limits of Insurance

The most we will pay for "Loss" or damage in any one occurrence is the applicable Limit of Insurance shown on the "Certificate Declarations of Insurance".

D. Deductible

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.

E. Additional Conditions

Valuation and Loss Settlement

General Condition **F. Valuation** in the Commercial Inland Marine Conditions is replaced by the following:

1. Valuation

a. Unsold Musical Instruments

The value of unsold "Musical Instruments" owned by you will be based on Replacement Cost. Replacement Cost means the reasonable cost to repair or replace damaged property with property of like kind and quality, without any deduction for depreciation. But we will not pay on a Replacement Cost basis until the damaged property is repaired or replaced. Instead, payment will be based on Actual Cash Value. Actual Cash Value means Replacement Cost less a deduction for depreciation.

b. Sold Musical Instruments

The value of "Musical Instruments" which were sold but not yet delivered will be your net selling price after all allowances and discounts.

c. Musical Instruments Owned By Others

The value of "Musical Instruments" of others in your care, custody or control will be the amount for which you are liable, plus the value of labor and materials you have added but not more than the Replacement Cost of that property.

d. Furniture, Machinery and Equipment; Patterns, Tools and Dies; Reference Materials

The value of Furniture, Fixtures and Office Supplies; Machinery and Equipment, "Patterns, Tools and Dies"; and "Reference Materials" will be based on Replacement Cost.

Replacement Cost means the reasonable cost to repair or replace damaged property with property of like kind and quality, without any deduction for depreciation. But we will not pay on a Replacement Cost basis until the damaged property is repaired or replaced. Instead, payment will be based on Actual Cash Value. Actual Cash Value means Replacement Cost less a deduction for depreciation.

e. Raw Materials

The value of "Raw Materials" will be based on Actual Cash Value. Actual Cash Value means Replacement Cost less a deduction for depreciation.

In the event of loss or damage, the value of property will be determined as of the time of "Loss" or damage.

2. Loss Settlement

We will pay the least of the following amounts:

- a. The amount determined under **E. Additional Conditions, 1. Valuation**, above;
- b. The reasonable cost to repair or restore the property to its condition immediately before "Loss";
- c. The necessary and reasonable amount you actually spend to repair or replace the damaged property;
- d. The amount for which you are legally obligated to pay for "Loss" to property of others; or
- e. The applicable Limit of Insurance.

F. Additional Conditions

The following conditions apply in addition to the **Commercial Inland Marine Conditions** and the **Common Policy Conditions**:

1. Coverage Territory

(a) We insure Covered Property while at your "Covered Location" located in:

- 1) The United States of America;
- 2) Puerto Rico; or

3) Canada.

(b) We insure Covered Property while away from your "Covered Location" anywhere in the world provided such property:

1) Is in the care, custody or control of a "Carrier";

2) Is In the custody of the United States Postal Service via Registered Mail or Government Insured Mail; or

3) Is in the custody of the United States Postal Service not shipped via Registered Mail or Government Insured Mail when the total value of property is \$250 or less.

2. Records And Inventory

You will keep accurate records of your business and retain them for three (3) years after the policy ends.

These records will consist of:

(a) An itemized inventory of your "Musical Instruments";

(b) Records of all purchases and sales whether cash or credit;

(c) Records of property of others in your care, custody or control; and

(d) Records of property you send to others for any purpose.

You will also take a physical inventory of all your "Musical Instruments" at least every 12 months.

G. Definitions

1. "Carrier" means: a common or contract carrier or an express delivery carrier; or air carrier.

"Carrier" does not include any carrier whose principal mode of conveyance involves shipment by waterborne vessel or craft.

2. "Certificate Declarations of Coverage" means: the pages labeled "Certificate Declarations of Coverage" or other declarations or schedules that apply to this Coverage.

3. "Covered Location" means: any premise or location that you own, rent or occupy and which is indicated on the "Certificate Declarations of Coverage".

4. "Loss" means accidental loss or damage.

5. "Musical Instruments" means: objects constructed or used for the purpose of making the sounds of music and includes their related equipment and accessories.

"Musical Instruments" does not mean and does not include computer hardware, personal electronics, or software or data; or Machinery and Equipment; Furniture Fixtures and Office Supplies, "Patterns, Tools and Dies", "Reference Materials" or "Raw Materials".

6. "Patterns, Tools and Dies" means tangible property used exclusively in your business operations. Such property is limited to:

a) The plan, diagram or model used to in the making or repair of a musical instrument or components. This does not include "Reference Materials";

b) The implement used to perform or facilitate a particular job or task; or

c) The hollow or solid form used to cast, stamp, emboss or form an object.

7. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, asbestos and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

- 8.** “Raw Materials” means: your unused and/or unaltered materials used in the production or repair of “Musical Instruments”; including but not limited to wood, bone or metallic alloys and components.
- 9.** “Reference Material” or “Reference Materials” means:
- a.** Books, texts, manuscripts, periodicals and other materials, including digital media, used to maintain, manage, document or sell Covered Property but which are not held for sale or included in your inventory; and
 - b.** New, undistributed catalogs showcasing your stock in trade.

However, this does not include your books or records of inventory of Covered Property. Digital media does not include website, social media, or the costs to create or recreate a website or social media.

- 10.** “Specified Cause of Loss” means:

Fire, lightning, explosion, windstorm or hail; smoke, aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; “sinkhole collapse”; volcanic action; falling objects; weight of snow, ice or sleet.

- a.** “Sinkhole Collapse” means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite and similar rock formations. This cause of loss does not include the cost of filling sinkholes or sinking or collapse of land into manmade underground cavities.
- 11.** “Vintage” means: a “Musical Instrument” sought by collectors or musicians because of the age, sound quality, rarity or other unusual or unique features.