The insurance policy for which you are applying will include coverage for some items of personal property that are listed separately (scheduled), and for which a separate amount of insurance is provided. However, specific provisions of your policy will determine whether a particular loss is covered and, if so, the amount payable. Read your policy carefully. If you do not understand any part of it or have questions about what it covers, contact your insurance agent or company.

Unless another loss computation method is described below, your policy will, subject to specific exceptions explained in your policy, pay for any loss covered by the policy on the basis of the actual cash value at the time of the loss to your scheduled property, with due allowance for depreciation.

### OTHER LOSS COMPUTATION

Your policy will, subject to specific exceptions explained in your policy, pay for covered loss as follows:

- Other Loss Computation

  Coverage is generally described here. Only the policy provides a complete description of the coverages and their limitations.

Applicant’s Signature ___________________________ Date ___________________________