END NO.

FINE ARTS EXTENSION

1. COVERAGE EXTENSION - Subject to limits(s) of liability and deductible amount(s) shown elsewhere in this policy and to all other terms, conditions and exclusions not in conflict herewith, this policy is extended to cover Fine Arts, owned by the Insured or the property of others in the care, custody or control of the Insured, whether situated at or away from otherwise described premises, but within the territorial limits shown in this policy.

2. DEFINITION - Fine Arts means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass, bric-a-brac and similar property of rarity, historical value or artistic merit.

3. VALUATION - The value of covered Fine Arts shall be determined as follows:
   A. If articles are specifically declared, described and valued in a schedule forming a part of this policy: the amount per article specified therein;
   B. Articles other than as stated in A. above; the least of the following:
      (1) the market value of that property;
      (2) the cost of reasonably restoring that property to its condition immediately before loss;
      (3) the cost of replacing that property with substantially identical property;
      (4) the applicable limit of liability stated elsewhere in this policy.

4. NEWLY ACQUIRED FINE ARTS - This policy covers additional Fine Arts acquired by the Insured for up to 30 days during the policy period. The most The Company will pay in a loss under this provision is $10,000.

   The Insured will report any newly acquired Fine Arts within 30 days from the date acquired and pay any additional premium that is due. If such acquisitions are unreported, coverage will end automatically when any of the following first occurs:
   A. 30 days after the date the Insured acquires such property;
   B. this policy expires;
   C. this policy is cancelled;
   D. the values of such fine arts is reported to The Company; or
   E. the fine arts are more specifically insured.

5. EXCLUSIONS - See Exclusions specified in policy wordings.

6. ADDITIONAL EXCLUSION - BREAKAGE - This Extension does not insure against loss caused by or resulting from breakage of art glass windows, statuary, glassware, bric-a-brac, marble, porcelain and similar fragile property, unless such loss is caused directly by fire, lightning, explosion, windstorm, rioters, strikers, civil commotion, vandalism, falling aircraft, theft or attempted theft, or by accident to the vehicle carrying the property if otherwise covered hereunder.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Attached to and forming a part of policy number NSMXXXXX issued by: North Shore Management

issued to: Sample effective date: