

Exclusions of note:

- Property is not covered while it is **waterborne** or **underground** (fully or partially)
- **Everyday wear and tear.** Your policy doesn't cover normal aging of your gear, including, but not limited to:
 - Rust, corrosion, or rotting
 - Fading, warping, or breaking down from long-term use
 - Damage caused by insects or rodents
 - Damage from humidity, dampness, extreme cold, or heat
 - Breakdowns from regular use (like a machine just stopping)
- **Pollution or contamination.** No coverage caused by:
 - Toxic or hazardous substances
 - Mold, mildew, fungus, bacteria, or viruses
 - The cost to clean up or replace contaminated gear
- **Environmental and natural events.** No coverage damage caused by:
 - Earthquakes, landslides, or volcanoes
 - Flooding, rising waters, waves, or storm surges
 - Water backing up from a drain or seeping from underground
 - Mudslides or mudflows
- **Theft from an unattended vehicle.** There is no coverage if your gear is stolen from a vehicle and it:
 - Was left unattended
 - Wasn't fully enclosed
 - Shows no signs of forced entry
- **Weight limits.** There is no coverage if your equipment breaks from putting too much weight on it (such as a trailer, aerial rig, magicians table, etc.)
- **Mysterious disappearances.** There is no coverage if:
 - Something goes missing without explanation
 - There's no physical evidence of how it was lost or damaged
 - A shortage is discovered during inventory
- **Built-in problems/defects.** Your policy doesn't cover items that break or get damaged because of a flaw they already had, such as:
 - A design flaw
 - Items made with materials that naturally decay (like certain metals rusting)
 - Chemical reactions inside an item that cause damage to itself
 - Latent defects - hidden problems you were not aware of
- **Damage to fragile items.** Glass, bulbs, lamps, and similar items aren't covered for:
 - Scratches, chips, or cracks (unless caused by a fire, explosion, collision, or covered weather-related event)

Exclusions of note (continued):

- **Electrical or mechanical issues.** No coverage caused by:
 - Damage from electrical surges or failures (unless it causes a fire)
 - Breakdowns of machines, motors, or electronics not caused by a covered accident
- **Business and financial losses.** There is no coverage for:
 - Loss of income or customers
 - Delays in your work
 - Lost market value of damaged items
 - Indirect or chain-reaction loss

Other situations not covered:

- Damage while working on or modifying your equipment (unless it catches fire or explodes)
- Damage from riots, labor strikes, or civil unrest
- Electronic data/software unless specifically listed
- Cyber attacks, malware, or ransomware (unless they cause a fire or a crash that physically damages the equipment)

Special notes on how claims are handled:

- If only part of a set (like one speaker from a pair) is damaged, they may only pay to fix or replace that part, not the full set
- If you and your insurer can't agree on the value of a loss, either side can request a formal appraisal process
- Claims are paid within 30 days once the loss is confirmed and paperwork is complete
- You'll get the actual cash value, repair cost, or replacement cost (whichever is lowest)

