

RADIO AND TELEVISION TOWER AND EQUIPEMNT

This coverage applies to property scheduled on the Declaration Page which is owned by **you** or in **your** custody or control. Only those properties which are specifically listed on the Declaration Page are covered.

Transmission lines are not covered unless specifically scheduled.

THIS ENDORSEMENT INSURES AGAINST

All risk of direct physical loss or damage from any external cause, except:

THIS ENDORSEMENT DOES NOT INSURE AGAINST

1. Loss of use under any circumstances;
2. Loss or damage or expense caused by or resulting from inherent defect, wear and tear, gradual deterioration or expansion or contraction due to change of temperature;
3. Loss or damage to towers caused, or contributed to, by the failure of **you** to keep and maintain the property in a proper state of repair;
4. Loss, damage, or expense caused by or incurring in the tuning or retuning of a tower;
5. Breakage of tubes, glassware, porcelains and similarly fragile articles unless the result of an otherwise covered loss;
6. Loss or damage or expense caused by or resulting from **your** neglect to use reasonable means to save and preserve the property at the time of and after any loss or damage;
7. Loss or damage to apparatus while being worked upon or undergoing repairs and resulting therefrom;
8. Loss or damage caused by an electrical injury or disturbance to electrical appliance or devices (including wiring) caused electric currents artificially generated unless fire ensues and if fire does ensue, **we** will only pay for that portion of the loss caused by fire;
9. Loss or damage to light bulbs unless damage occurred in conjunction with another loss;
10. Loss by nuclear reaction, radiation, radioactive contamination or any consequence of any of these. Direct loss by fire resulting from nuclear action is covered.
11. Loss or damage caused by or resulting from:
 - a. Hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack, by any government or military;
 - b. Discharge of a nuclear weapon or device even if accidental;
 - c. Insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulation, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.

DEDUCTIBLE

The deductible will be applied to each loss separately. The amount of the deductible is shown on the Declaration Page.

COINSURANCE

We will pay for no greater proportion of any loss than the amount of insurance bears to one hundred percent (100%) of the actual cash value of the property prior to the loss.

CONDITIONS VOIDING CONTRACT

This entire policy is voided unless a written agreement exists between **you** and **us** in the event of and during suspension of use of the insured property occasioned by an ordinance or law, or by order of governmental authority, or by suspension, lapse, termination or cancellation of any license, lease or permit, or by an injunction or process of court, unless such suspension of use shall be caused directly and entirely by damage to the insured property from a cause otherwise covered by this policy.