MARKEL®

Markel Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VIRGINIA ONUS OF PROOF CLAUSE

This endorsement modifies insurance provided under the following:

PERSONAL COLLECTION COVERAGE FORM

Schedule

Item Number	Description of Property	Value

Notwithstanding anything contained herein to the contrary, it is understood that we have not agreed to the value of the items shown in the Schedule above, and in the event a claim is made for loss of or damage to any of the scheduled property, the onus of proving the value of any item for which a claim is made shall be upon you. However, under no circumstances shall any recovery made by you for loss of or damage to any insured item exceed the amount set beside that item in the Schedule.

It is understood making any recovery hereunder for loss of or damage to the insured property that presentation of satisfactory proof of value and ownership shall have been made to and accepted by us.

All other terms and conditions of this policy remain unchanged.