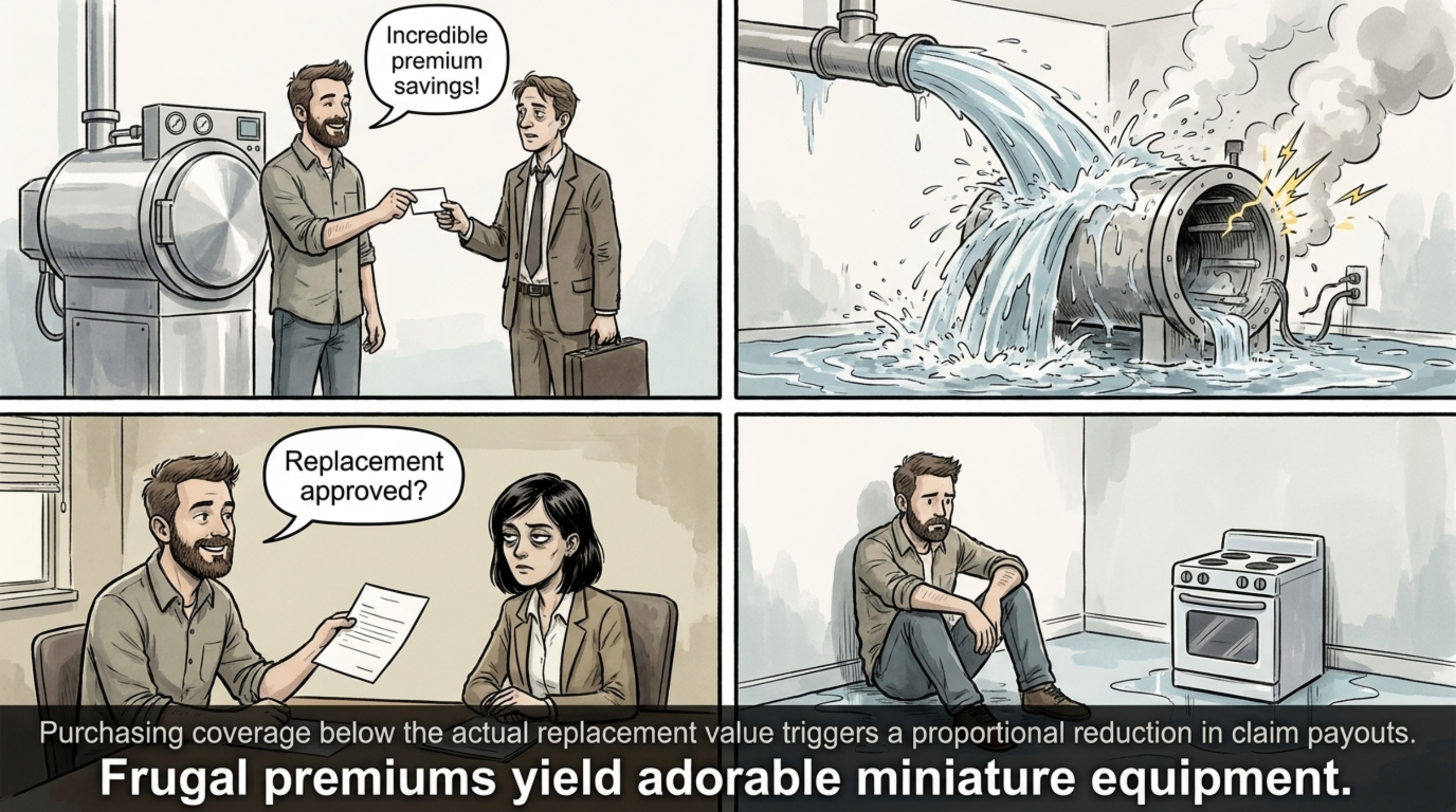

Purchasing coverage below the actual replacement value triggers a proportional reduction in claim payouts.

Frugal premiums yield adorable miniature equipment.