



BROAD FORM PERSONAL BURGLARY

1. AGREEMENT

We are extending the coverage under *your* policy to include loss by **Burglary** if a limit of insurance is shown on the declarations of the policy or on schedules which are attached.

Loss from your Premises or a Depository

Limit of Insurance

\$
\$

\$1,000.00

Type of Personal Property

- a. Jewelry and Furs
- b. All Other Personal Property
- or
- a. & b. Combined Personal Property

2. LIMITATIONS ON CERTAIN PROPERTY

These special limits do not increase the limits of liability shown elsewhere in this policy.

The special limit for each category below is the total limit per occurrence for all property in that category:

- a. \$100 on Money
- b. \$500 on Securities
- c. \$500 on Boats including equipment used with the boat

3. EXCLUSIONS

We do not pay for loss to *your* property if:

- 1. A precious or semi-precious stone mysteriously disappears from its setting in any watch or piece of jewelry;
- 2. Loss is committed by an *insured*;
- 3. Caused by fire other than to a safe or vault.

4. INSURANCE UNDER MORE THAN ONE POLICY

If there is other valid and collectible insurance which applies to a loss or claim, or would have applied in the absence of this policy, the insurance under this policy shall be considered excess insurance and shall not apply or contribute to the payment of any loss or claim until the amount of such other insurance is exhausted.

5. DEFINITIONS

- "Burglary"** means the illegal taking of personal property from within your residence. There must be visible marks of forcible entry at the point of entry.
- "Money"** means currency, coins, bank notes and bullion
- "Securities"** means all negotiable and non-negotiable instruments or contracts representing either money or other property and includes revenues and other stamps in current use, tokens and tickets, but does not include money.
- "Loss"** includes damage