



BURGLARY, ROBBERY OF A SECURITY GUARD AND THEFT

Refer to the Declarations if information is not shown on this form.
The coverage under this endorsement is subject to the *terms* contained in *your* policy.

SCHEDULE

Location Number	Building Number	Coverage 1-Amount of Insurance	Coverage 2-Amount of Insurance	Coverage 1 Premium	Coverage 2 Premium
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We pay up to the Amount of Insurance less the following deductible: \$ _____

DEFINITIONS

The following definitions apply to this policy form:

1. **Burglary** means the unlawful removal of covered property from the *insured premises* when there is visible evidence of forcible entry or exit.
2. **Robbery** means the unlawful taking of covered property from the care, custody or control of a person against their will using violent force or intimidation.
3. **Security guard** means a person employed to guard *your* property at *your* direction on the *insured premises*.

WHAT WE PAY FOR

Coverage 1

We pay up to the Coverage 1 Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to:

1. Covered property inside the building while *your business* is not open resulting from:
 - a. **Burglary**; and
 - b. By **robbery** of a **security guard**.
2. The building resulting from **burglary** or **robbery** of a **security guard** when *you* own, or are contractually obligated to repair such loss or damage.

Coverage 2

We pay up to the Coverage 2 Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to covered property resulting from **theft**, including attempted **theft**, of *your business* property inside the building. The Coverage 2 Amount of Insurance is included in, and not in addition to, the Coverage 1 Amount of Insurance.

Burglary, Robbery Of A Security Guard And Theft coverage is excess to any other valid and collectible insurance.

PROPERTY SUBJECT TO LIMITATIONS

The following property is subject to these additional limitations:

1. Furs and fur garments not to exceed \$1,000 in any one loss; and
2. Jewelry, watches, jewels, pearls, precious and semiprecious stones, gold, silver, platinum and other precious alloys or metals are covered for not exceeding loss in the aggregate of \$1,000 in any one loss. This limitation shall not apply to jewelry and watches valued at \$25 or less per item.

WHAT WE DO NOT PAY FOR

We do not pay for:

1. Deeds, evidences of debt, manuscripts, and books of account or records;
2. Loss for which *your* only evidence is an inventory computation;
3. Mysterious disappearance or unexplained shortage of property;
4. Loss caused by fraudulent, dishonest or criminal act by *you, your employees*, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others;
5. Loss caused by voluntary parting with title or possession of any property by the *insured* or others to whom the property may be entrusted if induced to do so by any fraudulent scheme, trick, device or false pretense;
6. Consequential loss of any nature;
7. Loss caused by vandalism;
8. Loss caused by fire, except to a safe or vault; or
9. Loss caused while there is any change in the condition of the risk, subject to *your* control, that increases loss exposure.

All other *terms* and conditions remain unchanged.