

MONEY AND SECURITIES

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

Coverages	Amount of Insurance
A. Loss On The <i>Insured Premises</i>	
B. Loss Off The <i>Insured Premises</i>	
We pay up to the Amount of Insurance less the following deductible: \$	<u> </u>

DEFINITIONS

The following definitions apply to this policy form:

- 1. *Messenger* means any agent who has been authorized to have care, custody or control of *your* property.
- 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. *Safe burglary* means the unlawful removal of covered property from a safe or vault located on the *insured premises*. The safe or vault must be equipped with a locking mechanism and have visible evidence of forcible entry.

WHAT WE PAY FOR

A. Loss On The Insured Premises

We pay up to the Amount of Insurance shown in the Schedule for loss of money and securities by the actual destruction, disappearance or theft on the insured premises, or within a bank or savings institution. Also included is loss of covered property due to safe burglary and robbery on the insured premises.

B. Loss Off The Insured Premises

We pay up to the Amount of Insurance shown in the Schedule for loss of money and securities by the actual destruction, disappearance or theft off the insured premises while in the care, custody or control, or within the living quarters of a messenger.

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.

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