



ENHANCED COMBINATION CRIME ENDORSEMENT

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

Property Coverages	Amount of Insurance
A. Business Credit Card, Debit Card, Forgery And Counterfeit Money	Per Occurrence Per Policy Period
B. Employee Dishonesty	
C. Money And Securities -Loss On The Insured Premises	
D. Money And Securities -Loss Off The Insured Premises	
E. Robbery Inside The Building	
F. Robbery Outside The Building	
G. Safe Burglary	
H. Unauthorized Access Fraud	

We pay up to the Amount of Insurance less the following deductible: \$_____

Not more than one Amount of Insurance applies per loss. If more than one Amount of Insurance can apply to a loss, then the higher applicable Amount of Insurance will apply.

DEFINITIONS

The following definitions apply to this policy form:

1. **Computer hardware** means machinery or equipment that is programmable or used to store, process and retrieve data, including any component parts and related peripheral equipment that provides for data transmission or printing.
2. **Messenger** means any agent who has been authorized to have care, custody or control of *your* property.
3. **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.
4. **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.

PROPERTY COVERAGES

A. BUSINESS CREDIT CARD, DEBIT CARD, FORGERY AND COUNTERFEIT MONEY

1. WHAT WE PAY FOR

The amount of insurance for **Business** Credit Card, Debit Card, Forgery And Counterfeit **Money** coverage is increased by the Amount of Insurance Per Occurrence and the Amount of Insurance Per Policy Period shown in the Schedule from what is provided in the Incidental Coverages of the General Policy Provisions of *your* policy.

Refer to the Incidental Coverages of the General Policy Provisions of *your* policy for applicable *terms*, conditions and exclusions. All other provisions relating to this coverage as described in the General Policy Provisions remain the same.

B. EMPLOYEE DISHONESTY

1. WHAT WE PAY FOR

We pay up to the Amount of Insurance shown in the Schedule per occurrence for the loss to tangible *business* property and *money* and *securities* which results from any fraudulent or dishonest act committed by any of *your employees*, whether identified or not, and whether acting alone or in collusion with others, except *you* or *your* partners. This coverage is subject to the following:

- a. *You* must sustain a loss as a result of the act or acts committed, and the *employee* who caused *you* to sustain a loss must have intended to receive a financial benefit not earned in the regular scope of employment with *your business* for his or herself, any other *employee*, or any other person or organization;
- b. For any loss, *our* payment will not exceed the replacement value of the property. *Securities* may be determined by market value at the time of settlement;
- c. All loss caused by, or involving, one or more people, whether the result of a single act or a series of acts, is considered to be one occurrence and is subject to only one payment under this coverage;
- d. *We* will only pay for loss sustained during the policy period and discovered no later than one year following the end of the policy period;
- e. *Our* payment is not increased regardless of the number of *insureds*, policies or claims; and
- f. Regardless of the numbers of years the policy is in force, the Amount of Insurance is not cumulative from year to year.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

Loss or damage resulting directly or indirectly from the following:

- a. Any dishonest or criminal act by *you*, *your* partners, members, officers, directors, trustees or joint venturers, whether acting alone or in collusion with others;
- b. Loss for which *your* only evidence is an inventory computation;
- c. Loss for which *your* only evidence is a profit and loss computation;
- d. *Your* inability to generate income;
- e. Payment of compensatory or punitive damages to third parties for which *you* are legally liable;
- f. Payment of costs, fees or expenses *you* incur in proving *your* loss under this coverage;
- g. Payment of attorneys' fees, filing fees or costs for any related legal action;
- h. Loss caused by an *employee* for whom similar insurance has been previously canceled;
- i. The failing to sign, issue or cancel a warehouse receipt or any documents connected with it;
- j. Dishonest or fraudulent signing, issuance or cancellation of a warehouse receipt or any documents connected with it;
- k. Mysterious disappearance or unexplained shortage of property;
 - l. Trading;
- m. *Electronic data* security breach; or
- n. Any claim for consequential loss.

This coverage is applicable only when there is no other valid and collectible insurance.

C. MONEY AND SECURITIES-LOSS ON THE INSURED PREMISES

1. WHAT WE PAY FOR

We pay up to the Amount of Insurance shown in the Schedule for loss of *money* or *securities* by the actual destruction, disappearance or *theft* of *money* and *securities* on the *insured premises*, or within a bank or savings institution.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Loss due to any 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;

- b. Loss caused by *you, your employees*, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others;
- c. Loss due to giving or surrendering of *money* or *securities* in any exchange or purchase;
- d. Loss of *money* contained in coin-operated amusement devices or vending machines, unless the device or machine has an instrument that records the amount of *money* deposited; or
- e. Loss due to accounting or arithmetical errors or omissions.

D. MONEY AND SECURITIES-LOSS OFF THE INSURED PREMISES

1. WHAT WE PAY FOR

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

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Loss due to any 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;
- b. Loss caused by *you, your employees*, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others;
- c. Loss due to giving or surrendering of *money* or *securities* in any exchange or purchase;
- d. Loss of *money* contained in coin-operated amusement devices or vending machines, unless the device or machine has an instrument that records the amount of *money* deposited; or
- e. Loss due to accounting or arithmetical errors or omissions.

E. ROBBERY INSIDE THE BUILDING

1. WHAT WE PAY FOR

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to *money, securities* and other covered property resulting from *robbery* inside the building at the *insured premises*. This coverage includes loss or damage to the interior of the building resulting from *robbery* when *you* own, or are contractually obligated to repair such loss or damage.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Deeds, evidences of debt, manuscripts, and books of account or records;
- b. Loss for which *your* only evidence is an inventory computation;
- c. Mysterious disappearance or unexplained shortage of property;
- d. 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;
- e. 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;
- f. Consequential loss of any nature;
- g. Loss caused by vandalism;
- h. Loss caused by fire, except to a safe or vault; or
- i. Loss caused while there is any change in the condition of the risk, subject to *your* control, that increases loss exposure.

F. ROBBERY OUTSIDE THE BUILDING

1. WHAT WE PAY FOR

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to *money, securities* and other covered property resulting from *robbery* outside the building while the *money, securities* or other property is being conveyed by a *messenger*.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Deeds, evidences of debt, manuscripts, and books of account or records;
- b. Loss for which *your* only evidence is an inventory computation;
- c. Mysterious disappearance or unexplained shortage of property;
- d. 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;
- e. 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;
- f. Consequential loss of any nature;
- g. Loss caused by vandalism;
- h. Loss caused by fire, except to a safe or vault; or
- i. Loss caused while there is any change in the condition of the risk, subject to *your* control, that increases loss exposure.

G. SAFE BURGLARY

1. WHAT WE PAY FOR

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to *money, securities* and other covered property resulting from *safe burglary* on the *insured premises*. This coverage includes loss or damage to the interior of the building resulting from *safe burglary* when *you* own, or are contractually obligated to repair such loss or damage.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Deeds, evidences of debt, manuscripts, and books of account or records;
- b. Loss for which *your* only evidence is an inventory computation;
- c. Mysterious disappearance or unexplained shortage of property;
- d. 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;
- e. 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;
- f. Consequential loss of any nature;
- g. Loss caused by vandalism;
- h. Loss caused by fire, except to a safe or vault; or
- i. Loss caused while there is any change in the condition of the risk, subject to *your* control, that increases loss exposure.

H. UNAUTHORIZED ACCESS FRAUD

1. WHAT WE PAY FOR

We pay up to the Amount of Insurance shown in the Schedule for loss of *money* and *securities* held in *your* account at a bank, savings or other financial institution resulting from any fraudulent scheme, trick, device or false pretense caused by:

- a. Alteration or input of *electronic data* entered into *your computer hardware*; or
- b. Unauthorized instruction of any kind to *your* bank, savings or other financial institution.

Loss must result in a change to *your* account, an electronic funds transfer or a similar transaction that causes the *money* and *securities* to no longer be in *your* possession or control.

2. WHAT WE DO NOT PAY FOR

We do not pay for:

- a. Loss due to any 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;
- b. Loss due to giving or surrendering of *money* or *securities* in any exchange or purchase;
- c. Loss of *money* contained in coin-operated amusement devices or vending machines, unless the device or machine has an instrument that records the amount of *money* deposited;
- d. Loss due to accounting or arithmetical errors or omissions;
- e. Loss for which *your* only evidence is an inventory computation;
- f. Loss of virtual currency or cryptocurrency of any kind;
- g. Payment of costs, fees or expenses *you* incur in proving *your* loss under this coverage;
- h. Payment of attorneys' fees, filing fees or costs for any related legal action;
- i. Loss due to unauthorized use of credit cards or debit cards issued or registered in the *insured's* name; or
- j. Any claim for consequential loss.

PROPERTY SUBJECT TO LIMITATIONS

These additional limitations apply to this policy form:

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.

All other *terms* and conditions remain unchanged.