



BUSINESS EXTENDER

WHAT WE COVER

In addition to any coverage shown on:

1. the Declarations Page,
2. the Supplemental Declarations Page,
3. the General Policy Provisions, or
4. any other coverage attached to *your* policy

for an additional premium, *we* provide the following coverages or extensions of coverage subject to the *terms* contained in the policy. These added coverages apply only as excess over other coverage contained in *your* policy.

PRINCIPAL COVERAGES

ACCOUNTS RECEIVABLE

What We Pay For:

We pay up to \$5,000 for loss or damage to Accounts Receivable on the described premises.

What We Do Not Pay For:

1. loss due to any fraudulent, dishonest or criminal act by any *insured*, a partner, or an officer, director or trustee, while working or otherwise, and whether acting alone or in collusion with others;
2. loss due to bookkeeping, accounting or billing errors or omissions;
3. loss, the proof of which as to factual existence, is dependent upon an audit of records or an inventory computation. This shall not prevent the use of such procedures in support of a claim for loss which the *insured* can prove, through evidence wholly apart from an audit of records or an inventory, is due solely to a risk of loss of records of accounts receivable but not otherwise excluded under this policy;
4. loss due to alteration, falsification, manipulation, concealment, destruction or disposal of records of accounts receivable committed to conceal the wrongful giving, taking, obtaining or withholding of **money, securities** or other property but only to the extent of such wrongful giving, taking obtaining or withholding;
5. loss due to electrical or magnetic injury, disturbance or erasure of electronic recordings, except by lightning;
6. loss due to nuclear reaction, nuclear radiation or radioactive contamination, or any other act or condition incident to them; or
7. loss caused by or resulting from:
 - a. hostile or warlike action in time of peace or war, including any action in hindering, combatting or defending against an actual, impending or expected attack by:
 - 1) any government or sovereign power, or by any authority maintaining or using military, naval or air forces;
 - 2) military, naval or air forces; or
 - 3) an agent of any such government, power, authority or forces;
 - b. any weapon of war employing atomic fission or radioactive force whether in time of peace or war; or
 - c. insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combatting or defending against such an *occurrence*, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.

ADDED WATER DAMAGES COVERAGE

What We Pay For:

We pay up to \$5,000 for direct loss or damage to property caused by the backup of water:

1. through sewers and/or drains; and
2. through sump pump basins caused by failure of sump pump operations.

What We Do Not Pay For:

1. loss damage resulting from *your* negligence;
2. loss or damage resulting from *your* neglect or failure to service or maintain the sump pump or any plumbing appliance; or
3. generalized or localized flooding resulting from excess runoff or overflow of streams, rivers or other bodies of water.

BUILDING ORDINANCE OR LAW COVERAGE

What We Pay For:

If a covered cause of loss occurs to a building covered on this policy, *we* will pay for:

- a) loss or damage caused by enforcement of any ordinance or law that:
 1. requires demolition of parts of the same property not damaged by a covered cause of loss;
 2. regulates the construction or repair of buildings, or established zoning or land use requirements at the described premises; and
 3. is in force at the time of loss.
- b) the increased cost to repair, rebuild or construct the property caused by enforcement of building, zoning, land use, or ordinance or law. If the property is repaired or rebuilt, it must be intended for similar occupancy to the current property, unless otherwise required by zoning, land use, ordinance or law.
- c) the cost to demolish and clear the site of undamaged parts of the property caused by enforcement of the building, zoning, land use, ordinance or law.

The most *we* will pay for Building Ordinance or Law Coverage is \$5,000 in any one *occurrence*.

This coverage does not apply to costs associated with the enforcement of any ordinance or law which requires *you* or anyone else to test for, monitor, clean-up, remove, treat, detoxify or neutralize, or in any way respond to or assess the effects of pollutants.

BUSINESS PROPERTY AT NEWLY ACQUIRED LOCATIONS

What We Pay For:

We pay up to \$25,000 for *business* personal property at newly acquired locations.

What We Do Not Pay For:

This coverage ceases:

1. on the date more specific insurance takes effect;
2. 30 days from the date of the acquisition of the newly acquired *business* property;
3. on the date that the value of such property is reported to *us*; or
4. on the date this coverage is terminated;

whichever occurs first.

BUSINESS PROPERTY OF OTHERS

What We Pay For:

We pay up to \$5,000 for loss to *business* personal property of others in *your* care, custody and control while on the *insured premises*.

We do not pay more than \$1,000 for the *business* personal property of any one person or organization in any one *occurrence*.

Our payment for loss or damage to *business* personal property of others will only be for the account of the owner.

This coverage is excess over any other applicable insurance.

EMPLOYEE DISHONESTY

What We Pay For:

We pay up to \$5,000 for loss of **money**, **securities** and other *business* property by any fraudulent or dishonest act committed by any of *your employees*, whether acting alone or in collusion with others.

What We Do Not Pay For:

This endorsement does not apply:

1. to loss due to any fraudulent, dishonest or criminal act by *you*, or by any of *your* partners, officers, directors, trustees or joint venturers, whether acting alone or in collusion with others;
2. to loss, the proof of which, either as to its factual existence or its amount, is dependent upon an inventory computation or profit and loss computation. However, this exclusion does not apply to loss which *you* can prove through evidence wholly apart from such computations; or
3. to any mysterious or unexplained disappearance or shortage of property.

The loss must be discovered not later than one year from the date on which the coverage terminates.

Employee dishonesty coverage shall be canceled as to any **employee** immediately on discovery by the *insured*, or by any partner or officer of the company not in collusion with such **employee**, of any fraudulent or dishonest act on the part of such **employee**.

Our payment of any loss under this agreement shall not reduce the amounts of insurance of *your* policy.

DEFINITIONS-The following definitions apply to this policy for **Employee Dishonesty**;

Money means currency, coins, bank notes and bullion; and travelers checks, register checks and money orders held for sale to the public.

Securities means all negotiable and non-negotiable instruments or contracts representing either **money** or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include **money**.

Employee means a person who is engaged in a service usual to **your business** operations and to whom **you** pay salary, wages or commission. **You** have the exclusive right to direct this person in the performance of his/her service. This definition excludes any broker, factor, commission merchant, consignee, contractor or other agent or representative.

EXTERIOR SIGNS

What We Pay For:

We pay up to \$5,000 for the repair or replacement of any physically damaged or destroyed exterior signs located at the **business** address shown on the Declarations Page.

EXTRA EXPENSE COVERAGE

We pay up to \$5,000 for **your** necessary extra expense resulting directly from damage to or destruction of **your** covered property. **We** pay **your** necessary extra expense to continue as nearly as practicable the usual and normal operation of **your business**. **You** must do everything reasonable to reduce the amount of loss. **You** must do everything reasonable to resume operations with the same quality of service that existed immediately before the loss.

Extra expense means those reasonable and necessary expenses in excess of the usual and normal expenses that would be incurred had no covered loss occurred. Extra expense adjustments will be reduced by any extra expense recovery from any other insurer and by the salvage value of any remains of any property purchased for temporary use to diminish any extra expense loss.

FINE ARTS COVERAGE

What We Pay For:

We pay up to \$5,000 for **fine arts** displayed at or comprising a part of **your** business property while on the **insured premises**. **Fine arts** means paintings, etchings, pictures, tapestries, statuary, marbles, bronzes, furniture, books or silver of rarity and porcelains, rare glassware, bric-a-brac or other items of art rarity or antiquity. **We** will pay the lesser of (not to exceed the amount of insurance):

1. the cost to replace the damaged item with substantially identical property;
2. the cost to restore the property to its pre-loss condition; or
3. the fair market value of the property.

What We Do Not Pay For:

We do not pay for loss resulting directly or indirectly from:

1. earthquake or flood;
2. dampness or extremes of temperature, wear and tear, insect, vermin or other animals;
3. inherent vice, mechanical breakdown, any refinishing, renovating or repair process;
4. breakage, marring, scratching, denting unless caused by a covered **occurrence**;
5. loss caused by any dishonest act by **you**, **your** employees or other person entrusted with the property;
6. vandalism; and
7. accidental damage.

FIRE DEPARTMENT SERVICE CHARGE

We pay up to \$5,000 for **your** liability for fire department service charges incurred to save or protect covered property from a covered **occurrence**.

FIRE EXTINGUISHER RECHARGE EXPENSES

We pay up to \$1,000 for expenses incurred to recharge portable fire extinguishing equipment that has been discharged while combatting a covered loss. \$50 deductible applies to this coverage agreement.

GLASS COVERAGE

We pay up to \$1,000 per **occurrence** for breakage of glass that is part of a covered building or structure. **We** will not pay more than \$250 for breakage of any one plate, pane or light of glass. **We** will not pay for any glass loss where more specific coverage applies.

INFORMATION SYSTEMS COVERAGE

What We Pay For:

We pay up to \$5,000 for loss or damage to **hardware, software and media** pertaining to and functioning as a part of **your** information system as described in this agreement and while it is located on **your** premises. We also pay those amounts of insurance shown below as additional coverage extensions applicable to this coverage agreement. The deductible provisions shown below shall be applicable to that specific coverage or coverage extension.

DEFINITIONS

1. **Hardware** means machinery and/or apparatus, including but not limited to, computer equipment or other electronic devices capable of storing, retrieving, processing, disseminating or printing information.
2. **Software** means programs or data containing the facts, concepts or instructions which are in a form usable by computers and/or other electronic equipment, whether purchased commercially or custom made.
3. **Media** means the material on which the information is recorded or stored and it includes, but is not limited to, magnetic tapes, hard discs or floppy discs. It does not include the information recorded on the media.
4. **Surge Protection Device** means a transient voltage surge suppression device bearing the Underwriters Laboratory (UL) seal of approval.

In addition to the coverage for **hardware, software and media**, the following extensions also apply:

1. **Utility interruption**, meaning loss or damage to covered property caused by interruption of electric power from an electric utility source away from **your** premises, is covered when the utility interruption manifests itself in tangible physical damage to covered **hardware, software or media**. The most that **we** will pay is \$5,000 in any one **occurrence** subject to a \$500 deductible applicable to each **occurrence** of loss or damage. This coverage is conditioned on the presence of an approved **surge protection device** protecting covered **hardware**. No coverage applies under this agreement when **hardware** is not protected by an approved **surge protection device**.
2. **Equipment rental reimbursement**, meaning the reasonable costs of rental of substitute equipment when **your** equipment is rendered inoperative by a covered cause of loss, is covered for a 30 day period commencing 24 hours after notice of loss is received by **us**. The most that **we** will pay is \$5,000 in any one **occurrence** subject to a limitation of 1/30th of that amount per day and a maximum of 50% of the daily rate for any partial day. Normal operations must be resumed as soon as practicable and rented equipment must be identical or substantially similar to the damaged equipment.
3. **Back up materials**, meaning **media** or **software** stored at locations away from **your** premises, are covered for loss or damage caused by covered causes of loss. **We** will pay up to \$5,000 in any one **occurrence** subject to a \$500 deductible applicable to each **occurrence** of covered loss or damage.
4. **Systems breakdown coverage**, meaning loss or damage caused by mechanical and/or electrical breakdown or magnetic injury, is covered when such loss or damage is caused by an **occurrence** originating on **your** premises. **We** will pay up to \$5,000 in any one covered **occurrence**. This coverage is conditioned on the presence of an approved **surge protection device** protecting covered hardware. No coverage applies under this agreement when **hardware** is not protected by an approved **surge protection device**.
5. **Loss of Income**, meaning loss of income resulting directly from the necessary interruption of **your** business by a covered damage to information systems equipment, is covered for up to a 30 day period. The deductible does not apply to this agreement.

Under this agreement, income is defined as the sum of:

1. net profit;
2. payroll expenses;
3. taxes;
4. interest;
5. rents and all other necessary operating expenses incurred by the business.

We pay up to \$5,000 for the loss of income which shall be the income **your** business could be reasonably expected to have earned during the period of interruption had no loss occurred less the income **your** business actually earned during that period. In no event will **we** pay more than the reduction in income less charges and expenses which do not necessarily continue during the period. Coverage also applies to expenses **you** incur to reduce loss of income, not otherwise covered by any other agreement in this policy, but only to the extent that they actually reduce **your** loss of income.

You shall make every reasonable effort to resume complete or partial operation as soon as possible and, where practicable, use substitute facilities and property.

We do not pay for any loss of income:

1. resulting from suspension, lapse or cancellation of any lease, license, contract or order.
2. caused directly or indirectly by enforcement of any local or state ordinance or law regulating the construction, repair or demolition of buildings or structures.
3. caused directly or indirectly by interference at the premises by strikers or other persons with rebuilding, repairing or replacing property or with the resumption or continuation of operations.

INFORMATION SYSTEMS PROPERTY THAT IS NOT COVERED

Covered property does not include:

1. mainframe computers and similar equipment that is not portable or transportable in nature.
2. property while on lease to or rented to others and away from **your** premises.
3. **hardware, software, media** or any other property that constitutes **your** merchandise or stock in trade.
4. accounts, bills, deeds, evidences of debt, records, abstracts, currency, bullion, money, notes, securities or manuscripts, excepting those existing in **software** form and only while in that form. Financial documents are covered only as electronic records and not for any monetary or face value.
5. property leased by **you**.

What We Do Not Pay For

We do not pay for loss:

1. caused by or that results from errors, omissions or deficiencies in design, specifications, installation, materials or workmanship;
2. caused by or that results from programming errors or incorrectly instructing the **hardware** or **software**;
3. caused by or that results from changes in humidity or temperature;
4. caused by or that results from damage or error during service or repair; however, if fire or explosion results, **we** pay only for damage caused directly by fire or explosion;
5. caused by or that results from artificially generated electrical currents, except for ensuing direct loss by fire or explosion. This exclusion does not apply to coverage for **utility interruption** or **systems breakdown coverage**;
6. caused by or that results from delay, loss of market, loss of use, suspension, lapse or cancellation of any lease, license or contract or other indirect or consequential loss, excepting extra expense as covered in this form.
7. caused by or that results from deterioration, wear, tear, mold, mildew, corrosion, erosion, hidden or latent defect, obsolescence or depreciation;
8. any dishonest, fraudulent or criminal act by **you**, any partner, officer, employee or trustee of the **insured**, whether acting alone or in concert with others;
9. magnetic disturbance or erasure of electronically recorded information. This exclusion is not applicable when a loss is caused by **systems breakdown coverage** as provided by this form;
10. caused by or that results from war or war like actions, however caused; and
11. caused by or that results from nuclear reaction, radiation or radioactive contamination, however caused.
12. caused by the inability of any computer system to properly record, interpret or process data or information dating to the year 2000 and beyond. This agreement does not exclude any loss that would otherwise be covered.

Such loss or damage, as shown above, is excluded regardless of any other cause or event that contributes concurrently or in any other sequence to the loss or damage.

LOCK REPLACEMENT COVERAGE

We pay up to \$1,000 for replacement of building door locks necessitated by the theft from **your** premises of the keys to those locks. A \$50 deductible applies to this coverage agreement

MONEY AND SECURITIES

What We Pay For:

We pay up to the amounts of insurance shown in subsections 1, 2 and 3 below for the loss of **money** and **securities** because of the actual destruction, disappearance or a dishonest act. If a covered loss occurs while this coverage is in effect, **we** pay.

1. up to \$5,000 for covered loss occurring within **your** place of **business** at the **business** address shown on the Declarations Page;
2. up to \$10,000 for covered loss occurring within any banking premises or similar place of safe deposit;
3. up to \$2,000 for covered loss occurring outside **your** place of **business** (but within the policy territory) while in the possession of any person whom **you** have authorized to have the care and custody of **money** and **securities** away from **your** place of **business**.

The above amounts are the total limits of insurance on all loss of **money** and **securities** arising out of any one event. All loss connected with an actual or attempted dishonest act, or series of related acts, whether committed by one or more persons, shall be judged to arise out of one event. A \$250 deductible applies to this coverage agreement.

What We Do Not Pay For:

This coverage for loss of **money** and **securities** does not apply:

1. to loss due to any fraudulent, dishonest or criminal act by **you**, by any of **your** employees, partners, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others;
2. to loss due to giving or surrendering of **money** and **securities** in any exchange or purchase;
3. to 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
4. to loss due to accounting or arithmetical errors or omissions.

DEFINITIONS-The following definitions apply to this policy for **Money** and **Securities**;

Money means currency, coins, bank notes and bullion; and travelers checks, register checks and money orders held for sale to the public.

Securities means all negotiable and non-negotiable instruments or contracts representing either **money** or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include **money**.

Employee means a person who is engaged in a service usual to **your** business operations and to whom **you** pay salary, wages or commission. **You** have the exclusive right to direct this person in the performance of his/her service. This definition excludes any broker, factor, commission merchant, consignee, contractor or other agent or representative.

NEWLY ACQUIRED OR CONSTRUCTED BUILDINGS

We pay up to \$25,000 or 25% of the amount of insurance covering the building shown on the Declarations page for buildings newly acquired or constructed by **you** during the policy period.

The newly acquired building(s) or additions or buildings under construction must be intended for use in **your** business.

Property under construction must be located at a covered location for this coverage to apply.

This coverage applies for a period of 30 days following the date that construction begins or that title to the newly acquired property vests with **you**.

What We Do Not Pay For:

This coverage ceases:

1. 30 days after construction begins;
2. 30 days from the date of acquisition of the property;
3. immediately on inception of other insurance attaching to the risk; and
4. immediately upon cancellation or termination of this policy.

OFF PREMISES POWER COVERAGE

We pay up to \$5,000 for direct loss or damage to **your business** property resulting from physical damage to off premises power generation equipment which causes the interruption of service to **your** covered premises. The interruption must result from direct loss or damage by a cause of loss covered by **your** policy.

Off Premises Power Generation Equipment is defined as follows:

1. Water Supply Services which supply water to the **insured premises**. These include pumping stations and water mains.
2. Communication Supply Services which supply communication services such as television, telephone, radio, and microwave services to the **insured premises**. These include communication transmission lines (including optic fiber), coaxial cables, and microwave radio relays (but not satellites).
3. Power Supply Services, which are generating plants, substations, transformers and transmission lines which furnish electricity, steam or gas to the **insured premises**.

Direct loss or damage to **your business** property resulting from the interruption of service to **your** premises caused by damage to overhead transmission lines is not covered.

OUTDOOR FIXTURES

What We Pay For:

We pay up to \$5,000 for loss or damage to outdoor fixtures on the *insured premises*. As respects this coverage, outdoor fixtures are fences, radio and television antennas (including satellite dishes) and signs not attached to building(s). The fixtures may be portable or permanently affixed to the ground but they must constitute a part of the realty to qualify as outdoor fixtures.

What We Do Not Pay For:

We do not pay for loss or damage to:

1. buildings or building structures;
2. foundations, piers, retaining walls, abutments, swimming pools, and other similar structures; or
3. underground structures and supports including pipes, drains, conduit and other similar structures.

PERSONAL EFFECTS

What We Pay For:

We pay up to \$1,000 for loss or damage to *your* personal effects and household furniture and at *your* option, personal effects of officers, partners or employees which are not usual and incidental to *your business* for an amount not exceeding \$500 for any one person or \$2,500 in any one *occurrence*. Coverage applies only while such property is located on *your* premises.

This coverage does not include loss by theft. Coverage provided here is excess over any other insurance applicable to this property.

POLLUTANT CLEAN UP COVERAGE

We pay up to \$5,000 for all covered expenses reasonably and necessarily incurred to clean up and/or remove pollutants from air, land or water at the *insured premises*. The discharge, dispersal, seepage, migration, release or escape of the pollutants must be caused by or be the result of a covered cause of loss occurring during the policy period.

This coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of pollutants unless such testing is done while extracting pollutants from the land or water.

PROPERTY IN TRANSIT

What We Pay For:

We pay up to \$5,000 for loss or damage to *your business* property in transit aboard a conveyance of a common carrier. Loss will be adjusted at the amount of invoice, including prepaid or advance freight. In the absence of an invoice, the actual cash value of the *business* property at the point of shipment will be used.

PROPERTY OFF PREMISES

What We Pay For:

We pay up to \$5,000 for damage to *your* property while temporarily away from *your* premises and at another premises not owned, leased or operated by an *insured*.

What We Do Not Pay For:

We do not pay for loss or damage to:

1. merchandise or stock;
2. property sold, rented or leased to others;
3. property held for rental or held on consignment; and
4. *your* business samples.
5. *your* personal effects and personal effects of *your* officers, partners or employees.

REFRIGERATED PRODUCTS

What We Pay For:

We pay up to \$5,000 for direct loss or damage from spoilage to the contents of a freezer or refrigeration unit on the *insured premises* and owned by *you* caused by or resulting from:

1. Temperature change due to:
 - a. mechanical breakdown or failure of the refrigeration system;
 - b. burning out of electrical motors;
 - c. blowing of fuses or circuit breakers;

- d. the breakdown or malfunction of the equipment or apparatus connecting or controlling refrigeration systems, electrical motors or electric power; or
 - e. complete or partial lack of power to operate the refrigeration system.
2. Contamination by refrigerant.

Coverage Extensions

We agree to pay:

1. the reasonable expense *you* incur to reduce loss or damage covered under this endorsement to the extent that such loss or damage is reduced. However, the total expenses recoverable shall not increase the amount of insurance applicable to the covered property; and
2. the reasonable expenses *you* incur to clean up and dispose of spoiled property for which coverage is provided under this endorsement. The total expenses recoverable shall not increase the amount of insurance applicable to the covered property.

What We Do Not Pay For:

We do not pay for loss or damage due to:

1. explosion, rupture or bursting of:
 - a. water pipes;
 - b. steam boilers, steam pipes, steam turbines or steam engines;
2. the disconnecting of any refrigeration units from the source of electrical power or the termination of electrical power caused by throwing off of any switch or other device (on premises) usual to the shutting off of electrical current or electrical power;
3. the leaking or escape of refrigerant gas or gases from any cause including the rupture or bursting of refrigerant gas pipes or lines;
4. the breaking of any glass that is a permanent part of any refrigerating unit;
5. insufficient fuel or complete lack of fuel used in the normal operation of the stationary heating plant;
6. gradual deterioration, inherent vice, natural spoilage or any processing operation; or
7. the intentional decision or inability of any electrical utility company or other source of electrical power to provide sufficient power due to lack of fuel or governmental order or lack of generating capacity to meet demand.

DEFINITIONS-The following definitions apply to this policy for refrigerated food products

Change of Temperature as stated in this endorsement covers only direct damage to *stock* or merchandise and does not apply to any loss due to interruption of business.

Mechanical Breakdown is defined as being the actual breaking, parting, or separating of any mechanical part(s) of the refrigeration unit (other than gas pipes or lines or the breaking of any glass as is specifically excluded) or the "burning out" of any electrical motor serving such unit, when such breaking or burning out shall result in the complete stopping of the mechanical action of said refrigerant equipment and which shall then require replacement of damaged part(s) to become functional. Faulty operation or malfunction of equipment which results in temperature changes but does not cause the complete stopping of the mechanical action and does not require the replacement of broken parts shall not be construed as "**mechanical breakdown**" and there shall be no liability under this endorsement for spoilage resulting from such malfunction.

TREES, PLANTS AND SHRUBS

What We Pay For:

We pay up to \$1,000 for loss or damage to trees, plants and shrubs on the *insured premises* caused by a specified cause of loss. The specified causes of loss are fire, lightning, explosion, riot, civil commotion, aircraft, vehicles not owned or operated by an *insured*, an employee or any occupant of the *insured premises* and vandalism.

What We Do Not Pay For:

1. We do not pay for loss or damage to trees, plants and shrubs that are grown for *business* purposes; and
2. We do not pay more than \$500 for any one tree, plant or shrub including the cost of removing the debris of the covered item.

VALUABLE PAPERS AND RECORDS

What We Pay For:

We pay up to \$5,000 for loss or damage to **Valuable Papers and Records** on the described **premises**.

What We Do Not Pay For:

1. loss due to any fraudulent, dishonest or criminal act by *you*, a partner, an officer, director or trustee;
2. loss resulting from errors or omissions in processing or copying;
3. loss due to wear and tear;
4. loss to property which cannot be replaced with other of like kind or quality;
5. loss due to electrical or magnetic injury, disturbance or erasure of electronic recordings, except by lightning;
6. loss to property held as samples or for sale or for delivery after sale; and
7. loss of **money** or **securities**.

DEFINITIONS-The following definitions apply to this policy for **Valuable Papers and Records**;

Valuable Papers and Records means written, printed or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages and manuscripts.

Premises means the interior portion of the building occupied by *you* for *business* purposes.

Money means currency, coins, bank notes and bullion, travelers checks, register checks and money orders held for sale to the public.

Securities means all negotiable and non-negotiable instruments or contracts representing either **money** or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include **money**.