



## BUSINESSOWNERS BURGLARY & ROBBERY

Refer to the Supplemental Declarations if information is not shown on this form.

For an additional premium, *we* provide coverage under this endorsement subject to the *terms* contained in the General Policy Provisions.

Location Number

Location

(Complete only if location or operation is different than the location or operation described on the Declarations page).

### WHAT WE PAY FOR

*We* pay for loss by burglary and robbery to:

1. *business* property (excluding *money* and *securities*) on the described *premises* for an amount not to exceed twenty five (25%) percent of the limit of insurance of Coverage B—*Business* Property.  
The amount of insurance applicable to item 1 above is \$ \_\_\_\_\_.
2. *money* and *securities* while in or on the described *premises* or within a bank or savings institution for an amount not to exceed one thousand dollars (\$1,000);
3. *money* and *securities* while enroute to or from the described *premises*, bank or savings institution, or within the living quarters of the *custodian* of such funds for an amount not to exceed one thousand dollars (\$1,000).

### PROPERTY SUBJECT TO LIMITATIONS

The following property is subject to these additional limitations:

1. fur and fur garments are covered for not exceeding loss in the aggregate of one thousand dollars (\$1,000) in any one *occurrence*;
2. jewelry and watches, watch movements, jewels, pearls, precious and semi-precious stones, gold, silver, platinum and other precious alloys or metals are covered for not exceeding loss in the aggregate of one thousand dollars (\$1,000) in any one *occurrence*. This limitation shall not apply to jewelry and watches valued at twenty-five dollars (\$25) or less per item.

### WHAT WE DO NOT PAY FOR

Under this endorsement *we* do not pay for any loss:

1. to household and personal effects contained in living quarters occupied by the *insured*, any officer, director, stockholder or partner of the *insured* or relatives of any of the foregoing;
2. to accounts, deeds, evidences of debt and manuscripts;
3. caused by unexplained or mysterious disappearance of property or shortage of property disclosed on taking inventory;
4. caused by any fraudulent, dishonest or criminal act done by or at the instigation of any *insured* partner or joint venture in or of any *insured*, or officer, director or trustee of any *insured*; pilferage, appropriation or concealment of any property covered due to any fraudulent, dishonest or criminal act of any employee while working or otherwise, or agent of any *insured* or any person to whom the property covered may be entrusted;
5. 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. caused by delay or consequential loss of any nature;
7. occurring during a fire.

## DEFINITIONS

The following definitions shall apply to this endorsement:

**Burglary** means the abstraction of insured property from within the *premises* by a person making felonious entry or exit therein or therefrom by actual force and violence, evidenced by visible marks made by tools, explosives, electricity, chemicals or physical damage to the exterior or interior of the *premises* at the place of such entry or exit. Wherein safes or vaults are involved, the vault or safe must be equipped with a combination lock, be located on the *premises*, and force or violence must be used to enter the vault or safe leaving visible marks at the place of entry.

**Robbery** means the taking of insured property:

1. by violence inflicted upon a *messenger* or *custodian*;
2. by putting him/her in fear of violence;
3. by any other overt felonious act committed in his presence and of which he/she was actually cognizant, provided such other act is not committed by an officer, partner or employee of the *insured*; and
4. from the person of a *messenger* or *custodian* who has been killed or rendered unconscious when such property is in his/her direct care and custody.

**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*.

**Premises**-means the interior portion of any building at a location designated on the Declarations page which is occupied by *you* in conducting *your business*.

**Custodian**-means *you*, a partner, an officer or any authorized employee who has care and custody of the *insured* property within *your premises*. Anyone acting as a watchman, porter or janitor is not a *custodian*.

**Messenger**-means *you*, a partner, an officer or any authorized employee who has care and custody of the *insured* property outside *your premises*.

**Loss**-includes damage.

**Kidnapping**-means the taking of insured property from within the *premises* by means of compelling a *messenger* or *custodian* by violence or threat of violence while outside the *premises* to admit a person into the *premises* or to furnish him/her with means of ingress into the *premises*.

**Jewelry**-means watches, necklaces, bracelets, gems, precious or semi-precious stones, and other jewelry, including articles containing one or more gems and articles of gold or platinum.