



STOREKEEPER'S 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.

	Forms that apply to	
Loc. No.	Storekeeper's Burglary & Robbery	Amount of Insurance
(Complete only if the location or operation is different than the location or operation described on the Declarations page)		

HOW MUCH WE PAY FOR LOSS OR CLAIM

We pay up to the limit of insurance, less the amount of the following deductible:

DEDUCTIBLE: \$ _____.

WHAT WE PAY FOR

We pay for the following, subject to the General Policy Provisions except Coinsurance Provision, Deductible and Replacement Cost Provision.

1. **Robbery Inside the Premises**-*we* pay for *loss* of *money*, *securities*, merchandise, furniture, fixtures and equipment by *robbery* inside the *premises*.
2. **Robbery Outside the Premises**-*we* pay for *loss* of *money*, *securities* and merchandise, including the wallet or bag containing such property, by *robbery* while the property is being conveyed by a *messenger* outside the *premises*.
3. **Kidnapping**-*we* pay for *loss* of *money securities*, merchandise, furniture, fixtures and equipment inside the *premises* by *kidnapping*
4. **Burglary; Safe Burglary**-*we* pay for *loss* of *money*, *securities* and merchandise by *safe burglary* within the *premises* and for *loss*, not exceeding \$50., of *money* and *securities* by *burglary* inside the *premises*.
5. **Theft; Night Depository or Residence**-*we* pay for *loss* of *money* and *securities* by *theft* within any night depository in a bank or within the living quarters in the home of a *messenger*.
6. **Burglary; Robbery of Watchman**-*we* pay for *loss* of merchandise, furniture, fixtures and equipment by *burglary* or by *robbery of a watchman* within the *premises*, while the *premises* are not open for *business*. Under this insuring agreement, the actual cash value of any one article of *jewelry* shall not exceed \$50.
7. **Damage**-*we* pay for damages to the *premises* and to *money*, *securities*, merchandise, furniture and fixtures and equipment within the *premises*. The damages must be the result of *robbery*, *kidnapping*, *burglary*, *safe burglary*, *robbery* or attempted *robbery of a watchman*, or *theft*, when applicable. The *insured* must own the *premises* or be liable for damage to be *premises*.

WHAT WE DO NOT PAY FOR

Under this endorsement, or its optional amendments, *we* do not pay for:

1. *loss* due to any fraudulent, dishonest or criminal act by any *insured*, partner, officer, employee, director, trustee or authorized representative.
2. Under #6 & #7, *we* do not pay for the following:
 - a. *loss* occurring during a fire in the *premises*; and
 - b. *loss*, other than to a safe or vault, by fire whether or not such fire is caused by, contributed to or arises out of the *occurrence* of a covered cause of *loss*.

DEFINITIONS—The following definitions apply to this policy:

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*.

Robbery-means the taking of insured property by violence or threat of violence.

Safe Burglary-means the illegal removal of *your* insured property from within a vault or safe. The vault or safe must be equipped with a combination lock and located on the *premises*. Force or violence must be used to enter the vault or safe leaving visible marks at the place of entry.

Loss-includes damage.

Robbery of a Watchman-means the taking of insured property by violence or threat of violence upon a watchman employed exclusively by *you*. The watchman must be on duty within the *premises*.

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 with means of ingress into the *premises*.

Burglary-means the illegal removal of *your* insured property from *your premises* by a person who enters or exits *your premises* using actual force and violence. The force and violence must leave visible marks at the place of entry or exit.

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.

Theft-means any act of stealing.

OPTIONAL AMENDMENTS TO INSURING AGREEMENTS

Under **WHAT WE PAY FOR**, the following amendments apply to the **Burglary; Safe Burglary** insuring agreement only if the box is checked:

- For an additional premium, the \$50 limit of liability in the **Burglary; Safe Burglary** insuring agreement for loss by *burglary* of *money* and *securities* inside the *premises* is increased to a total of \$ _____.
- For an additional premium, the **Burglary; Safe Burglary** insuring agreement is amended to provide coverage for loss by *theft* of *money* and *securities* inside the *premises* up to the amount of \$ _____.