

# **BROAD FORM PERSONAL BURGLARY**

Refer to 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.

### WHAT WE PAY FOR

**We** are extending the coverage under **your** policy to include loss by **burglary** if an amount of insurance is shown on the declarations of **your** policy or on schedules which are attached.

## Loss from your Premises or a Depository

Amount of Insurance	Personal Property
\$	1. Jewelry and Furs
\$	2. All Other Personal Property
	or
\$	1. & 2. Combined Personal Property

Type of

#### **CONDITIONS**

## **Limitations On Certain Property**

These special limits do not increase the amount of insurance shown elsewhere in this policy.

The special limit for each category below is the total limit per *occurrence* for all property in that category:

- 1. \$100 on **money**.
- 2. \$500 on securities.
- 3. \$500 on boats including equipment used with the boat.

### **Insurance Under More Than One Policy**

If there is other valid and collectible insurance which applies to a **loss** or claim, or would have applied in the absence of this policy, the insurance under this policy shall be considered excess insurance and shall not apply or contribute to the payment of any **loss** or claim until the amount of such other insurance is exhausted.

### **Definitions**

**Burglary**-means the illegal taking of personal property from within *your residence*. There must be visible marks of forcible entry at the point of entry.

Money-means currency, coins, banknotes and bullion.

**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**.

Loss-includes damage.

## WHAT WE DO NOT PAY FOR

We do not pay for loss to your property if:

- 1. a precious or semi-precious stone mysteriously disappears from its setting in any watch or piece of jewelry;
- 2. **loss** is committed by an *insured*; or
- 3. caused by fire other than to a safe or vault.

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