



## 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.

| Loc. No.  | Location | Forms that apply to<br>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 \$ \_\_\_\_\_.