



MONEY & SECURITIES BROAD FORM

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 COVER

Coverages:	Limit of Insurance
A. Loss Inside <i>Premises</i>	\$
B. Loss Outside <i>Premises</i>	\$

WHAT WE PAY FOR

Coverage A (Loss Inside *Premises*) pays for *loss* of *money* or *securities* by the actual destruction, disappearance or wrongful abstraction of *money* or *securities* within the *premises* or within any banking *premises*. Also *loss* of other property by *safe burglary* or *robbery* within the *premises* and for *loss* of a locked cash drawer.

Coverage B (Loss Outside *Premises*) pays for *loss* of *money* or *securities* by the actual destruction, disappearance or wrongful abstraction of *money* or *securities* thereof outside the *premises* while being conveyed by a *messenger* or while within the living quarters in the home of any *messenger*.

WHAT WE DO NOT PAY FOR

We do not pay for:

- 1) *loss* due to any fraudulent, dishonest or criminal act by any *insured*, partner, officer or employee, director trustee or authorized representative.
- 2) *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.
- 3) *loss* of manuscripts, books of account or records.

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.

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 marks at the place of entry or exit.