



BUSINESSOWNERS *BURGLARY AND ROBBERY*

The coverage under this endorsement is subject to the *terms* contained in *your* policy.

DEFINITIONS

The following definitions apply to this policy form:

1. **Burglary** means the unlawful removal of covered property from the *insured premises* when there is visible evidence of forcible entry or exit.
2. **Messenger** means any agent who has been authorized to have care, custody or control of *your* property.
3. **Robbery** means the unlawful taking of covered property from the care, custody or control of a person against their will using violent force or intimidation.

WHAT WE PAY FOR

We pay for accidental direct physical loss or damage resulting from *burglary* and *robbery* to:

1. **Business** property, excluding **money** and **securities**, on the *insured premises* for an amount not to exceed 25% of the amount of insurance of Coverage B-**Business** Property;
2. **Money** and **securities** on the *insured premises* or within a bank or savings institution, for an amount not to exceed \$1,000; and
3. **Money** and **securities** while in transit to or from the *insured premises*, bank or savings institution, or within the living quarters of a **messenger** entrusted with such funds for an amount not to exceed \$1,000.

PROPERTY SUBJECT TO LIMITATIONS

The following property is subject to these additional limitations:

1. Furs and fur garments not to exceed \$1,000 in any one loss; and
2. Jewelry, watches, jewels, pearls, precious and semiprecious stones, gold, silver, platinum and other precious alloys or metals are covered for not exceeding loss in the aggregate of \$1,000 in any one loss. This limitation shall not apply to jewelry and watches valued at \$25 or less per item.

WHAT WE DO NOT PAY FOR

We do not pay for:

1. Deeds, evidences of debt, manuscripts, and books of account or records;
2. Loss for which *your* only evidence is an inventory computation;
3. Mysterious disappearance or unexplained shortage of property;
4. Loss caused by fraudulent, dishonest or criminal act by *you*, *your employees*, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in collusion with others;
5. Loss 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. Consequential loss of any nature;
7. Loss caused by vandalism;
8. Loss caused by fire, except to a safe or vault; or
9. Loss caused while there is any change in the condition of the risk, subject to *your* control, that increases loss exposure.

All other *terms* and conditions remain unchanged.