



STOREKEEPERS *BURGLARY AND ROBBERY*

Refer to the Declarations if information is not shown on this form.
The coverage under this endorsement is subject to the *terms* contained in *your* policy.

SCHEDULE

Location Number	Building Number	Amount of Insurance
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Optional Coverage 1 Amount of Insurance: \$ _____

Optional Coverage 2 Amount of Insurance: \$ _____

We pay up to the Amount of Insurance less the following deductible: \$ _____

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.
4. **Safe burglary** means the unlawful removal of covered property from a safe or vault located on the *insured premises*. The safe or vault must be equipped with a locking mechanism and have visible evidence of forcible entry.
5. **Security guard** means a person employed to guard *your* property at *your* direction on the *insured premises*.

WHAT WE PAY FOR

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage:

1. To **business property** resulting from **burglary** or by **robbery** of a **security guard** within the building, while **your business** is not open. Jewelry, watches, jewels, pearls, precious and semiprecious stones, gold, silver, platinum and other precious alloys or metals are covered up to \$100 per item;
2. To **money** and **securities** resulting from **burglary** inside the building, not to exceed \$200;
3. To **stock, money** and **securities** resulting from **safe burglary**;
4. To **business property, money** and **securities** resulting from **robbery** inside the building;
5. To **business property, money** and **securities** resulting from **robbery** outside the building while **your** property is in the care, custody or control of a **messenger**;
6. Resulting from **theft** of **money** and **securities** in the night depository of a bank or savings institution, or within the living quarters of a **messenger**; and
7. To the *insured premises* that *you* own, or are contractually obligated to repair, as a result of **burglary, safe burglary, or robbery**.

Storekeepers **Burglary** And **Robbery** coverage is excess to any other valid and collectible insurance.

OPTIONAL COVERAGES

The following optional coverages are only available if an amount of insurance is shown in the Schedule.

Optional Coverage 1

The \$200 limitation for *burglary* inside the building in What *We* Pay For 2. is deleted and replaced with the Optional Coverage 1 Amount of Insurance shown in the Schedule.

Optional Coverage 2

What *We* Pay For 2. is deleted and replaced with:

We pay for accidental direct physical loss or damage to *money* and *securities* resulting from *theft* inside the building up to the Optional Coverage 2 Amount of Insurance shown in the Schedule.

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;
9. Loss caused while there is any change in the condition of the risk, subject to *your* control, that increases loss exposure; or
10. Furs or fur garments.

All other *terms* and conditions remain unchanged.