



MERCANTILE ROBBERY AND SAFE BURGLARY

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

Coverages	Amount of Insurance	Premium
A. Robbery Inside The Building		
B. Robbery Outside The Building		
C. Safe Burglary		
		Total Premium: \$_____

Messenger while off the *insured premises* will be accompanied by guard(s). _____ (yes or no)
Description of safe or vault: _____

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.

WHAT WE PAY FOR

A. **Robbery** Inside The Building

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to *money, securities* and other covered property resulting from **robbery** inside the building at the *insured premises*. This coverage includes loss or damage to the interior of the building resulting from **robbery** when *you* own, or are contractually obligated to repair such loss or damage.

B. **Robbery** Outside The Building

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to *money, securities* and other covered property resulting from **robbery** outside the building while the *money, securities* or other property is being conveyed by a *messenger*.

C. **Safe Burglary**

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to *money, securities* and other covered property resulting from **safe burglary** on the *insured premises*. This coverage includes loss or damage to the interior of the building resulting from **safe burglary** when *you* own, or are contractually obligated to repair such loss or damage.

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.