



## MERCANTILE OPEN STOCK BURGLARY

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	Limit of Insurance
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**We** pay up to the limit of insurance, less the amount of the following deductible:

DEDUCTIBLE: \$ \_\_\_\_\_.

The coinsurance percentage applicable to loss of merchandise is \_\_\_\_\_ %, subject to a coinsurance limit of \$ \_\_\_\_\_.

### HOW MUCH WE PAY FOR LOSS OR CLAIM

**We** pay for **loss** either by **burglary** or by **robbery of watchman**, while **your** premises are not open for **business**, subject to the General Policy Provisions except Coinsurance Provision, Deductible or any Replacement Cost Provision.

**We** cover merchandise, furniture, fixtures and equipment within **your** premises or within a showcase or show window used by **you** and located outside the **premises** but inside the building line of the building containing the **premises**.

**We** pay for damage to **your premises** and insured property within a showcase or show window either by **burglary**, **robbery of a watchman** or attempted **burglary** if **you** are liable for such damage.

### WHAT WE DO NOT PAY FOR

Under this endorsement **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) **loss** of furs or articles whose principal value is based on fur content when furs or articles have been removed from a showcase or show window, within a showcase or show window if glass has been broken from the outside.
- 3) **loss** occurring while there is any change in the condition of the risk or during a fire in the premises.
- 4) damage by vandalism.
- 5) **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 hazard insured against.
- 6) **loss** of manuscripts, books of account or records.

**DEFINITIONS**—The following definitions apply to this policy:

**Premises**—means the interior portion of the building that is occupied by **you** in conducting **your business**.

**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.

**Robbery of a Watchman**—means taking insured property by violence or threat of violence upon a watchman employed exclusively by **you**. The watchman must be on duty within the premises.

**Loss**—includes damage.

**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.