



## STOREKEEPER'S BURGLARY & ROBBERY

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	Forms that apply to Storekeeper's Burglary & Robbery	Limit of Insurance
(Complete only if the location or operation is different than the location or operation described on the Declarations page).			

### HOW MUCH WE PAY FOR LOSS OR CLAIM

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

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

### WHAT WE PAY FOR

*We* pay for the following, subject to the General Policy Provisions except Coinsurance Provision, Deductible and Replacement Cost Provision.

1. **Robbery Inside the Premises**-*we* pay for *loss* of *money, securities*, merchandise, furniture, fixtures and equipment by *robbery* inside the *premises*.
2. **Robbery Outside the Premises**-*we* pay for *loss* of *money, securities* and merchandise, including the wallet or bag containing such property, by *robbery* while the property is being conveyed by a *messenger* outside the *premises*.
3. **Kidnapping**-*we* pay for *loss* of *money, securities*, merchandise, furniture, fixtures and equipment inside the *premises* by *kidnapping*.
4. **Burglary; Safe Burglary**-*we* pay for *loss* of *money, securities* and merchandise by *safe burglary* within the *premises* and for *loss*, not exceeding \$50, of *money* and *securities* by *burglary* inside the *premises*.
5. **Theft; Night Depository or Residence**-*we* pay for *loss* of *money* and *securities* by theft within any night depository in a bank or within the living quarters in the home of a *messenger*.
6. **Burglary; Robbery of Watchman**-*we* pay for *loss* of merchandise, furniture, fixtures and equipment by *burglary* or by *robbery of a watchman* within the *premises*, while the *premises* are not open for *business*. Under this insuring agreement, the actual cash value of any one article of jewelry shall not exceed \$50.
7. **Damage**-*we* pay for damages to the *premises* and to *money, securities*, merchandise, furniture and fixtures and equipment within the *premises*. The damages must be the result of *robbery, kidnapping, burglary, safe burglary, robbery* or attempted *robbery of a watchman*. The *insured* must own the *premises* or be liable for damage to be *premises*.

### 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. Under #6 & #7, *we* do not pay for the following:
  - a. *loss* occurring during a fire in the *premises*;
  - b. *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.

**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.

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

**Kidnapping**-means the taking of insured property from within the **premises** by means of compelling a **messenger** or **custodian** by violence or threat of violence while outside the **premises** to admit a person into the **premises** or to furnish him with means of ingress into the **premises**.

**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.

**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.