



## MONEY & SECURITIES BROAD FORM

Refer to 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.

### WHAT WE COVER

Coverages:

Amount of Insurance

A. Loss Inside *Premises*

\$ \_\_\_\_\_.

B. Loss Outside *Premises*

\$ \_\_\_\_\_.

### WHAT WE PAY FOR

COVERAGE A (Loss Inside *Premises*) pays for **loss of money or securities** by the actual destruction, disappearance or wrongful abstraction of **money or securities** within the *premises* or within any banking *premises*. Also **loss** of any other property by **safe burglary or robbery** within the *premises* and for **loss** of a locked cash drawer.

COVERAGE B (Loss Outside *Premises*) pays for **loss of money or securities** by the actual destruction, disappearance or wrongful abstraction of **money or securities** thereof outside the *premises* while being conveyed by a **messenger** or while within the living quarters in the home of any **messenger**.

### HOW MUCH WE PAY FOR LOSS OR CLAIM

*We* pay up to the amount of insurance, less the amount of the following deductible: \$ \_\_\_\_\_.

### WHAT WE DO NOT PAY FOR

*We* do not pay for:

- 1) **Loss** due to any fraudulent, dishonest or criminal act by any *insured*, partner, officer or employee, director trustee or authorized representative.
- 2) **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**.
- 3) **Loss** of manuscripts, books of account or records.

### 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 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 point of entry.

**LOSS**-includes damage.

**BURGLARY**-means the illegal removal of *your* property from *your premises* by a person who enters or exits *your premises* using actual force and violence. The force and violence must leave marks at the place of entry or exit.