



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.