

PERSONAL THEFT

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 PAY FOR

We are extending the coverage under **your** policy to include loss by **theft** from **your** premises if an amount of insurance is shown on the declarations of **your** policy or on schedules which are attached.

Amount of Insurance		Type of
		Personal Property
\$		Jewelry & Furs
\$		All Other Personal Property
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We also pay for damage to **your** premises and to **your** covered property by **theft** or attempted **theft**. We also pay for damage by vandalism to the interior of the building **you** occupy, if **you** are liable.

CONDITIONS

Limitations on Certain Property

These special limits do not increase the amount of insurance shown elsewhere in this policy.

The special limit for each category below is the total limit per *occurrence* for all property in that category.

- 1. \$100 on **money**.
- 2. \$500 on securities.
- 3. \$500 on boats including equipment used with the boat.

Insurance Under More Than One Policy

If there is other valid and collectible insurance which applies to a loss or claim, or would have applied in the absence of this policy, the insurance under this policy shall be considered excess insurance and shall not apply or contribute to the payment of any loss or claim until the amount of such other insurance is exhausted.

Definitions:

Theft-means any act of stealing.

Money-means currency, coins, bank notes and bullion.

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**.

WHAT WE DO NOT PAY FOR

We do not pay for loss to your property if

- 1. it is in the mail;
- 2. it is in any boarding or lodging house;
- 3. it is in any dormitory, fraternity or sorority house; or
- 4. it is in an unlocked motor vehicle or trailer.

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