



MERCANTILE ROBBERY & SAFE 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.

Coverages	Limit of Insurance	Premium
A. Robbery Inside the <i>Premises</i>	\$	\$
B. Robbery Outside the <i>Premises</i>	\$	\$
C. Safe Burglary	\$	\$
		Total Premium \$ _____.

Each messenger while outside the *premises* shall be accompanied by at least _____ guard(s).

Description of safe:

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

DEDUCTIBLE: _____.

WHAT WE PAY FOR

Under Coverage A—*loss of money, securities* and other property by *robbery* or attempted *robbery* inside *your premises*. *We* pay for damage, not otherwise covered, by *robbery* or attempted *robbery* if *you* are liable for such damage.

Under Coverage B—*loss of money, securities* and other property by *robbery* or attempted *robbery* outside the *premises* while *money, securities*, or other property is being conveyed by a *messenger*.

Under Coverage C—*loss of money, securities* and other property from within the vault or safe by *burglary* or attempted *burglary*. *We* pay for damage to the building, not otherwise covered, by *burglary* or attempted *burglary* if *you* are liable for such damage.

WHAT WE DO NOT PAY FOR

We Do Not Pay For:

- 1) *loss* due to any fraudulent, dishonest or criminal act by *you* or a partner.
- 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 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*.

Guard—means any person who accompanies a messenger by *your* direction, but not a driver of a public conveyance.

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.

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 marks at the place of entry or exit.