CREDIT CARD, FORGERY AND COUNTERFEIT MONEY INCREASED LIMIT

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.

INCIDENTAL PROPERTY COVERAGES
Item 3 is replaced by the following:

3. ***Credit card, Forgery and Counterfeit Money***
   a. ***We*** pay up to $ _____ for loss sustained by an ***insured*** when such ***insured***:
      1) becomes legally obligated to pay for the unauthorized use of ***credit card***s issued or registered in the ***insured's*** name;
      2) suffers a loss through the forgery or alteration of checks, drafts, certificates of deposit and notes including negotiable orders of withdrawal; or
      3) accepts in good faith, counterfeit United States or Canadian paper currency.
   b. ***We*** do not pay for loss if:
      1) the ***insured*** has not complied with the ***terms*** under which the ***credit card*** was issued;
      2) the loss is caused by the dishonesty of an ***insured***;
      3) the loss results from ***business*** activities of an ***insured***;
      4) the loss occurs while a person, not an ***insured***, has possession of the ***credit card*** with an ***insured's*** permission; or
      5) the loss involves a bank debit card or similar device used for the deposit, withdrawal or transfer of funds.