BROAD FORM PERSONAL THEFT

~~*1. AGREEMENT*~~

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~~**theft** or ~~Mysterious Disappearance, if a limit~~ mysterious disappearance, if an amount of insurance is shown on the declarations of ~~the~~ ***your*** policy or on schedules which are attached.

Loss from *your* Premises or a Depository.

	Type of ~~***Limit***~~**Amount of** ~~***Insurance***~~ **insurance**
Property	
~~$~~	~~a.~~$ 1. Jewelry and Furs~~.~~
~~$~~	~~b.~~$ 2. All Other Personal Property~~.~~
	or~~-~~
~~$~~	~~a. & b.~~$ 1. & 2. Combined Personal Property~~.~~

~~Loss~~ Away from *your* Premises.

~~$~~	~~a.~~$ 1. or ~~b.~~2. Personal Property~~.~~

~~***2. LIMITATIONS ON CERTAIN PROPERTY***~~

CONDITIONS

Limitations on Certain Property.

These special limits do not increase the ~~limits~~amount of ~~liability~~ 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:

~~a~~ 1. $100 on ~~Money~~**money.**

~~b~~ 2. $500 on ~~Securities~~**securities.**

~~c.~~ 3. $500 on ~~Boats~~boats including equipment used with the boat~~.~~

~~***3. EXCLUSIONS***~~

~~***We*** do not pay for loss to ***your*** property if:~~

~~1. A precious or semi-precious stone mysteriously disappears from its setting in any watch or piece of jewelry;~~

~~2. Loss is committed by an ***insured***;~~

~~3. Caused by fire other than to a safe or vault.~~

~~If the premises is rented to another, ***we*** do not pay for loss to money, securities, jewelry, precious and semi-precious stones or articles of gold or platinum.~~

~~***4. INSURANCE UNDER MORE THAN ONE POLICY***~~

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.

~~***5. DEFINITIONS***~~

"**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 revenues and other stamps in current use, tokens and tickets, but does not include **money**.

"**Loss**"

includes damage.

WHAT *WE* DO NOT PAY FOR

We do not pay for ***loss*** to ***your*** property if:

1. a precious or semi-precious stone mysteriously disappears from its setting in any watch or piece of jewelry;
2. ***loss*** is committed by an ***insured***; or
3. caused by fire other than to a safe or vault.

If the premises are rented to another, ***we*** do not pay for loss to **money**, **securities**, jewelry, precious and semi-precious stones or articles of gold or platinum.