# BROAD FORM PERSONAL BURGLARY

~~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 ~~***Burglary*** if a limit~~**burglary** 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**

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

or

| | |
|---|---|
| ~~$1,000.00~~ | ~~a. & b.~~ $ 1. & 2. Combined 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. $500 on Securities~~

~~c~~2. $500 on ~~Boats~~**securities**.

3. $500 on 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.~~

~~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**

**Burglary"** ~~-~~means the illegal taking of personal property from within ***your residence***.

There must be visible marks of forcible entry at the point of entry.

"**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.