BUSINESSOWNERS *BURGLARY* ~~&~~AND *ROBBERY*

~~Refer to the Supplemental Declarations if information is not shown on this form.~~
~~For an additional premium, *we* provide~~
The coverage under this endorsement is subject to the ***terms*** contained in ***your*** policy.

DEFINITIONS

The following definitions ~~shall~~ apply to this ~~endorsement~~ policy form:

1. ***Burglary*** means the unlawful removal of covered property from the ~~General Policy Provisions~~***insured premises*** when there is visible evidence of forcible entry or exit.
2. ***Messenger*** means any agent who has been authorized to have care, custody or control of ***your*** property.
3. ***Robbery*** means the unlawful taking of covered property from the care, custody or control of a person against their will using violent force or intimidation.

~~***Burglary*** means the abstraction of insured property from within the ***premises*** by a person making felonious entry or exit therein or therefrom by actual force and violence, evidenced by visible marks made by tools, explosives, electricity, chemicals or physical damage to the exterior or interior of the ***premises*** at the place of such entry or exit. Wherein safes or vaults are involved, the vault or safe must be equipped with a combination lock, be located on the ***premises***, and force or violence must be used to enter the vault or safe leaving visible marks at the place of entry.~~

~~***Robbery*** means the taking of insured property:~~
~~1. by violence inflicted upon a ***messenger*** or ***custodian***;~~
~~2. by putting him/her in fear of violence;~~
~~3. by any other overt felonious act committed in his presence and of which he/she was actually cognizant, provided such other act is not committed by an officer, partner or employee of the ***insured***; and~~
~~4. from the person of a ***messenger*** or ***custodian*** who has been killed or rendered unconscious when such property is in his/her direct care and custody.~~

~~***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***.~~

~~***Loss*** includes damage.~~

~~***Kidnapping*** means the taking of insured property from within the ***premises*** by means of compelling a ***messenger*** or ***custodian*** by violence or threat of violence while outside the ***premises*** to admit a person into the ***premises*** or to furnish him/her with means of ingress into the ***premises***.~~

~~***Jewelry*** means watches, necklaces, bracelets, gems, precious or semi-precious stones, and other jewelry, including articles containing one or more gems and articles of gold or platinum.~~

~~Location Number~~ _____ ~~Location~~

~~(Complete only if location or operation is different than the location or operation described on the Declarations page).~~
_____
_____

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WHAT *WE* PAY FOR

We pay for accidental direct physical loss ~~by~~ or damage resulting from ***burglary*** and ***robbery*** to:

1. ***Business*** property ~~(~~, excluding ***money*** and ***securities***~~)~~, on the ~~described~~***insured premises*** for an amount not to exceed ~~twenty five (~~25%~~) percent~~% of the ~~limit~~amount of insurance of Coverage B ~~—~~ ***Business*** Property~~.~~;

~~The amount of insurance applicable to item 1 above is $ _____.~~

2. ***Money*** and ***securities*** ~~while in or~~ on the ~~described~~***insured premises*** or within a bank or savings institution, for an amount not to exceed ~~one thousand dollars ($~~$1,000~~);~~; and
3. ***Money*** and ***securities*** while ~~enroute~~in transit to or from the ~~described~~***insured premises***, bank or savings institution, or within the living quarters of ~~the ***custodian*** of~~a ***messenger*** entrusted with such funds for an amount not to exceed ~~one thousand dollars ($~~$1,000~~).~~.

PROPERTY SUBJECT TO LIMITATIONS

The following property is subject to these additional limitations:

1. ~~fur~~Furs and fur garments ~~are covered for~~ not ~~exceeding loss in the aggregate of one thousand dollars ($~~to exceed $1,000~~)~~ in any one ***occurrence***~~;~~
~~2. jewelry~~loss; and
2. Jewelry, watches, ~~watch movements,~~ jewels, pearls, precious and ~~semi precious~~semiprecious stones, gold, silver, platinum and other precious alloys or metals are covered for not exceeding loss in the aggregate of ~~one thousand dollars ($~~$1,000~~)~~ in any one ***occurrence***loss. This limitation shall not apply to jewelry and watches valued at ~~twenty-five dollars ($~~$25~~)~~ or less per item.

WHAT *WE* DO NOT PAY FOR

~~**Under this endorsement** ***We*** do not pay for **any loss**~~:

~~1. to household and personal effects contained in living quarters occupied by the ***insured***, any officer, director, stockholder or partner of the ***insured*** or relatives of any of the foregoing;~~
2. ~~to accounts,~~ Deeds, evidences of debt ~~and~~, manuscripts, and books of account or records;
2. Loss for which ***your*** only evidence is an inventory computation;
3. ~~3.~~ ~~caused by unexplained or~~ Mysterious disappearance ~~of property~~ or unexplained shortage of property ~~disclosed on taking inventory~~;
4. Loss caused by ~~any~~ fraudulent, dishonest or criminal act ~~done~~ by ***you***, ***your employees***, partners, members, officers, directors, trustees, joint venturers or ~~at the instigation of any ***insured*** partner~~authorized representatives, whether acting alone or ~~joint venture~~ in ~~or of any ***insured***, or officer, director or trustee of any ***insured***; pilferage, appropriation or concealment of any property covered due to any fraudulent, dishonest or criminal act of any employee while working or otherwise, or agent of any ***insured*** or any person to whom the property covered may be entrusted~~collusion with others;
5. Loss caused by voluntary parting with title or possession of any property by the ***insured*** or others to whom the property may be entrusted if induced to do so by any fraudulent scheme, trick, device or false pretense;
6. ~~caused by delay or~~ Consequential loss of any nature;
7. ~~occurring during a~~ Loss caused by vandalism;
8. Loss caused by fire~~.~~, except to a safe or vault; or
9. Loss caused while there is any change in the condition of the risk, subject to ***your*** control, that increases loss exposure.

All other ***terms*** and conditions remain unchanged.

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