~~MERCANTILE OPEN STOCK~~ *BURGLARY* ~~&~~, *ROBBERY* OF A *SECURITY GUARD* AND *THEFT*

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 ~~the General Policy Provisions except Coinsurance Provision, Replacement Cost Provision and Deductible~~ ***your*** policy.

SCHEDULE

Location Number ~~No.~~	Building Number ~~(St. Address, City & State)~~	Coverage 1-Amount of Insurance ~~Burglary Coverage 1~~	Coverage 2-Amount of Insurance ~~Theft Coverage 2~~	Coverage 1 Premium ~~Burglary~~	Coverage 2 Premium ~~Theft~~

~~Total Premium $ _____.~~

~~***COINSURANCE*** ***We*** shall not be liable for a greater portion of a loss of merchandise, exclusive of jewelry and of property held by the ***insured*** as a pledge of collateral, than the limit of insurance stated in this endorsement bears to:
(a) the coinsurance percentage, as stated on this endorsement, of the actual cash value of all such merchandise contained within the ***premise*** at time of loss, or
(b) the coinsurance limit stated on this endorsement,
whichever is less.~~

~~The coinsurance percentage applicable to loss of merchandise is _____%, subject to a coinsurance limit of $_____.~~

~~***Our*** limit for ***Theft*** Coverage 2 is included in ***our*** limit for ***Burglary*** Coverage 1.~~

We pay up to the ~~limit~~ Amount of Insurance~~,~~ less ~~the amount of~~ the following deductible: $_____
~~DEDUCTIBLE:~~

DEFINITIONS

The following definitions apply to this policy form:

1. ***Burglary*** means the unlawful removal of covered property from the ***insured premises*** when there is visible evidence of forcible entry or exit.
2. ***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.
3. ***Security guard*** means a person employed to guard ***your*** property at ***your*** direction on the ***insured premises***.

~~***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***.~~

~~***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 visible marks at the place of entry or exit.~~

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~~***Robbery of a Watchman*** means taking insured property by violence or threat of violence upon a watchman employed exclusively by ***you***. The watchman must be on duty within the ***premises***.~~

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

~~***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.~~

~~***Theft*** means any act of stealing.~~

WHAT *WE* PAY FOR

~~*Burglary*~~ Coverage 1

We pay up to the Coverage 1 Amount of Insurance shown in the Schedule for accidental direct physical loss ~~by ***burglary***~~ or damage to:

1. Covered property inside the building while ***your business*** is not open resulting from:
   a. ***Burglary***; and
   b. By ***robbery*** of a ~~***watchman***, while the ***premises*** are not open for ***business***. ***We*** cover merchandise, furniture, fixtures and equipment within ***your premises*** or within a showcase or show window used by~~***security guard***.
2. The building resulting from ***burglary*** or ***robbery*** of a ***security guard*** when ***you***~~.~~ own, or are contractually obligated to repair such loss or damage.

~~***We*** pay for damage to ***your premises*** and insured property within a showcase or show window by ***burglary***, ***robbery of a watchman*** or attempted ***burglary*** if ***you*** are liable for such damage.~~

~~*Theft*~~ **Coverage 2**

~~*We* pay for ***loss*** in excess of $50 by ***theft*** or attempted ***theft***. ***We*** cover merchandise, furniture, fixtures and equipment within ***your premises*** or within a showcase or show window used by *you* and located outside the ***premises*** but inside the building line of the building containing the ***premises***.~~

We pay up to the Coverage 2 Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to covered property resulting from ***theft***, including attempted ***theft***, of ***your business*** property inside the building. The Coverage 2 Amount of Insurance is included in, and not in addition to, the Coverage 1 Amount of Insurance.

Burglary, Robbery Of A ***Security Guard*** And ***Theft*** coverage is excess to any other valid and collectible insurance.

PROPERTY SUBJECT TO LIMITATIONS

The following property is subject to these additional limitations:

1. Furs and fur garments not to exceed $1,000 in any one loss; and
2. Jewelry, watches, jewels, pearls, precious and semiprecious stones, gold, silver, platinum and other precious alloys or metals are covered for not exceeding loss in the aggregate of $1,000 in any one loss. This limitation shall not apply to jewelry and watches valued at $25 or less per item.

WHAT *WE* DO NOT PAY FOR

We do not pay for:

1~~) ***loss*** due to any~~. Deeds, evidences of debt, manuscripts, and books of account or records;
2. Loss for which ***your*** only evidence is an inventory computation;
3. Mysterious disappearance or unexplained shortage of property;
4. Loss caused by fraudulent, dishonest or criminal act by ~~any ***insured***, partner, officer, employee, director, trustee~~***you***, ***your employees***, partners, members, officers, directors, trustees, joint venturers or authorized ~~representative;~~ representatives, whether acting alone or in collusion with others;

~~2) ***loss*** of furs or articles whose principal value is based on fur content when furs or articles of fur have been removed from a showcase or show window;~~

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;

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6. Consequential loss of any nature;
7. Loss caused by vandalism;
8. Loss caused by fire, except to a safe or vault; or
9. ~~3) ***loss*** occurring~~ Loss caused while there is any change in the condition of the risk ~~or during a fire in the ***premises***;~~, subject to ***your*** control, that increases loss exposure.

~~4) damage by vandalism;~~

~~5) ***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 hazard insured against;:~~

~~6) ***loss*** of manuscripts, books of account or records;~~

~~7) under ***Theft***~~

~~***we*** do not pay for:~~

~~a. ***loss*** caused by ***you***, or anyone acting on ***your*** express or implied authority, being induced by any fraudulent scheme, trick, device or false pretense to part with title to or possession of any property;~~

~~b. ***loss*** by ***theft*** or attempted ***theft***, unless there is available a physical inventory made within 12 months immediately preceding the date of such loss;~~

~~c. ***loss*** by mere disappearance of the insured property;~~

~~d. shortage disclosed by any inventory, unless such shortage can be reasonably shown to have been occasioned by ***theft*** or attempted ***theft***.~~

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

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