CHURCH *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

Loc. No.	Location	Classes of Property	~~Limit~~Amount of Insurance	Premium
		a) Specified Articles~~—~~ Value Each	~~$~~	~~$~~
		b) All Other Property ~~Endorsement(s)~~ ☐ Including ***money*** and ***securities*** ☐ Excluding ***money*** and ***securities***		~~$~~

Total Premium $_____

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

~~DEDUCTIBLE: $ _____.~~

DEFINITIONS

The following definitions ~~apply~~ applies to this policy form:

1. ***Messenger*** means any agent who has been authorized to have care, custody or control of ***your*** property.

~~***You*** means the church organization named in the declarations.~~
~~***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 of:~~
~~a) the church described;~~
~~b) that portion of any other building which is owned by or leased to ***you*** and used exclusively for conducting religious, educational, recreational or social activities of its congregation;~~
~~c) any residence occupied by the rector.~~
~~***Premises*** does not include a chapel or mission which is not located at or adjacent to the location designated on the Declarations page or any other building used by ***you***.~~
~~***Theft*** means any act of stealing.~~
~~***Loss*** includes damage.~~

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WHAT *WE* PAY FOR

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss ~~by~~ or damage resulting from ***theft***, or attempted ***theft***, of covered property. ***We*** also pay for ***theft*** of ***money***~~,~~ and ***securities*** ~~and other property.~~ when indicated on the Schedule. ***Theft*** or attempted ***theft*** must ~~be from within the ***premises***,~~ take place:

~~***We*** pay for damage to the ***premises*** by ***theft*** or attempted ***theft*** if ***you*** are liable for such damage.~~

1. Inside a covered building;
2. Within a night depository ~~safe provided by~~of a bank or ~~trust company~~savings institution; or
3. While in the care, custody or control of a ***messenger*** off the ***insured premises***.

Church ***Theft*** coverage is excess to any other valid and collectible insurance.

OPTIONAL COVERAGE

The following optional coverage is only available if an amount of insurance is shown in the Schedule.

We pay up to the Optional Coverage Amount of Insurance shown in the Schedule for ***theft*** of ***money***~~,~~ and ***securities*** from an alms box, poor box or similar receptacle.

WHAT *WE* DO NOT PAY FOR

We do not pay for:

~~1) ***loss*** due to any fraudulent, dishonest or criminal act by any ***insured***, partner, officer or employee, director, trustee or authorized representative.~~

~~2) ***loss*** occurring during a fire in the ***premises***.~~

~~3) ***loss*** to the contents of any alms box, poor box or similar receptacle.~~

~~4) ***loss*** of property not owned by ***you*** from within the ***premises*** unless the property was located there for use by ***you***.~~

~~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 covered cause of loss.~~

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

1. 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 ***you***, ***your employees***, partners, members, officers, directors, trustees, joint venturers or authorized representatives, whether acting alone or in 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. Consequential loss of any nature;
7. Loss caused by vandalism;
8. Loss caused by fire, except to a safe or vault;
9. Loss caused while there is any change in the condition of the risk, subject to ***your*** control, that increases loss exposure;
10. ***Money*** and ***securities*** contained in an alms box, poor box or similar receptacle. This exclusion does not apply if an amount of insurance for the optional coverage is shown in the Schedule; or
11. Loss or damage to property not owned by you, located inside a covered building, unless the property was located there for ***your*** use.

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

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