MERCANTILE *ROBBERY* ~~&~~AND *SAFE BURGLARY*

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~~***your*** policy.

SCHEDULE

Coverages	~~Limit~~Amount of Insurance	Premium
A. ***Robbery*** Inside The ~~***Premises***~~ Building	~~$~~	~~$~~
B. ***Robbery*** Outside The ~~***Premises***~~ Building	~~$~~	~~$~~
C. ***Safe Burglary***	~~$~~	~~$~~
	Total Premium	$_____

~~Each~~ ***Messenger*** while ~~outside~~off the ***insured premises*** ~~shall~~will be accompanied by ~~at least~~guard(s). ~~_____~~ ~~guard(s).~~___ (yes or no)
Description of safe~~:~~ or vault: _____

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. ***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.
4. ***Safe burglary*** means the unlawful removal of covered property from a safe or vault located on the ***insured premises***. The safe or vault must be equipped with a locking mechanism and have visible evidence of forcible entry.

~~***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,~~
~~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***.~~
~~***Guard*** means any person who accompanies a messenger by ***your*** direction, but not a driver of a public conveyance.~~
~~***Robbery*** means the taking of insured property by violence or threat of violence.~~
~~***Safe Burglary*** means the illegal removal of ***your*** insured property from within a vault or safe. The vault or safe must be equipped with a combination lock and located on the ***premises***. Force or violence must be used to enter the vault or safe leaving visible marks at the place of entry.~~
~~***Loss*** includes damage.~~
~~***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 marks at the place of entry or exit.~~

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WHAT *WE* PAY FOR

~~Under Coverage~~ A. ***Robbery*** Inside The Building

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss ~~of~~or damage to ***money***, ***securities*** and other covered property ~~by ***robbery*** or attempted~~resulting from ***robbery*** inside ~~***your***~~the building at the ***insured premises***. ~~***We*** pay for~~ This coverage includes loss or damage~~, not otherwise covered, by~~ to the interior of the building resulting from ***robbery*** ~~or attempted ***robbery*** if~~when ***you*** own, or are ~~liable for~~ contractually obligated to repair such loss or damage.

~~Under Coverage~~ B. ***Robbery*** Outside The Building

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss ~~of~~or damage to ***money***, ***securities*** and other covered property ~~by ***robbery*** or attempted~~resulting from ***robbery*** outside the ~~***premises***~~building while the ***money***, ***securities***~~,~~ or other property is being conveyed by a ***messenger***.

~~Under Coverage~~ C ***Safe Burglary***

We pay up to the Amount of Insurance shown in the Schedule for accidental direct physical loss or damage to ~~***loss*** of~~ ***money***, ***securities*** and other covered property resulting from ~~within the vault or~~ ***safe*** ~~by~~ ***burglary*** ~~or attempted~~on the ***insured premises***. This coverage includes loss or damage to the interior of the building resulting from ***safe burglary***~~. ***We*** pay for damage to the building, not otherwise covered, by ***burglary*** or attempted ***burglary*** if~~ when ***you*** ~~are liable~~own, or are contractually obligated to repair such loss or damage.

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 ~~such damage.~~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 fraudulent, dishonest or criminal act by ***you*** or a partner.~~
~~2) ***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.~~
~~3) ***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; 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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