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## MONEY AND SECURITIES COVERAGE

### SCHEDULE

|   | Limit    |
|---|----------|
| The most that "we" pay in the event of a loss is: |          |
| Inside Premises                                   | \$ _____ |
| Outside Premises                                  | \$ _____ |

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### AGREEMENT

In return for "your" payment of the required premium, "we" provide the coverage described in this endorsement. This coverage is subject to the "terms" of this endorsement, the Common Policy Conditions, the Common Policy Definitions, and the "terms" applicable to Property Coverages, except as provided below.

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### COVERAGE

"We" pay for loss to "money", "securities", and lottery tickets not held for sale, that "you" own, hold, or for which "you" are legally liable for direct loss or damage caused by:

- a. theft, meaning any act of stealing, including burglary and robbery;
- b. disappearance; or
- c. destruction.

**Condition** -- "You" must keep records of property covered so that "we" can verify the amount of loss.

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### PERILS COVERED

Perils Covered do not apply to the coverage provided by this endorsement.

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### PERILS EXCLUDED

Only the following exclusions apply to the coverage provided by this endorsement:

- a. Civil Authority;
- b. Earth Movement;
- c. Nuclear Hazard; and
- d. War and Military Action.

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### ADDITIONAL EXCLUSIONS

1. Under Additional Exclusions, only the Additional Exclusion of Criminal, Fraudulent, Dishonest, or Illegal Acts applies to the coverage provided by this endorsement.

2. In addition to the above exclusion, "we" do not pay for loss or damage:
  - a. resulting from accounting or arithmetical errors or omissions;
  - b. from a "money" operated device unless the "money" deposited is recorded by a continuous recording instrument in the device;
  - c. from an unattended vehicle, unless the loss results from forced entry of a securely locked compartment. There must be visible evidence that the entry was forced; or
  - d. the voluntary parting with title to or possession of any property because of any fraudulent scheme, trick, or false pretense.

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## HOW MUCH WE PAY

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1. The following provision is added with respect to the coverage provided by this endorsement.

**Coverage Limits** -- The most "we" pay in any one occurrence is:

- a. the Inside Premises "limit" shown in the Schedule above, for loss occurring inside of the premises or within a bank or savings institution; or
- b. the Outside Premises "limit" shown in the Schedule above, for loss at any other location.

These "limits" apply to an act or a series of related acts involving one or more persons.

2. Paragraph 2a. of Deductible under How Much We Pay is deleted and replaced by the following with respect to the coverage provided by this endorsement.

The most "we" will deduct from "your" loss in any one occurrence is the Optional Property Coverages deductible amount shown on the "declarations".

3. Paragraph 7., Automatic Increase, and paragraph 8., Seasonal Increase, under How Much We Pay do not apply to the coverage provided by this endorsement.

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