
THEFT COVERAGE

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.

PROPERTY COVERED

"We" cover loss to "your" Business Personal Property, except as limited below, caused by a covered peril while at the described premises. This includes property that "you" own, hold, or for which "you" are legally liable.

PROPERTY LIMITATIONS

The following additional limitations apply to the coverage provided by this endorsement.

1. **Furs** -- "We" do not pay for more than \$2,500 total in any one occurrence for loss by theft of furs or fur garments.
2. **Jewelry, Watches, Jewels, Pearls, Precious Stones, And Metals** -- "We" do not pay for more than \$2,500 total in any one occurrence for loss by theft of jewelry; watches; watch movements; jewels; pearls; precious, or semi-precious stones; bullion, gold, silver, or other precious alloys or metals; or items consisting primarily of precious metals.

However, this limitation does not apply to jewelry or watches worth \$100 or less per item.

3. **Patterns, Dies, Molds, Models, And Forms** -- "We" do not pay more than \$2,500 total in any one occurrence for loss by theft of patterns, dies, molds, models, or forms.
-

PERILS COVERED

Theft -- "We" cover loss of or damage to covered property resulting from actual or attempted theft.

Theft means any act of stealing including burglary and robbery.

ADDITIONAL EXCLUSIONS

The following additional exclusions apply to the coverage provided by this endorsement.

1. **Unattended Vehicles** -- "We" do not pay for loss from unattended vehicles, unless the loss results from forced entry of a securely locked compartment. There must be visible evidence that entry was forced.
 2. **Voluntary Parting** -- "We" do not pay for loss caused by voluntary parting with title to or possession of any property because of any fraudulent scheme, trick, or false pretense.
-

BP 0306 02 04