

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **INSIDE THE PREMISES – ROBBERY OR BURGLARY OF OTHER PROPERTY**

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM  
COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME COVERAGE FORM  
GOVERNMENT CRIME POLICY

**A. The following insuring agreement is added to Section A. Insuring Agreements:**

1. We will pay for loss of or damage to "other property" inside the "premises" resulting directly from an actual or attempted:
  - a. "Robbery" of a "watchperson"; or
  - b. "Burglary".
2. We will pay for loss from damage to the "premises" or its exterior resulting directly from an actual or attempted:
  - a. "Robbery" of a "watchperson"; or
  - b. "Burglary";if you are the owner of the "premises" or are liable for damage to it.

**B. The following exclusions are added to Section D. Exclusions:**

This Insuring Agreement does not apply to:

1. Loss occurring while there is any change in the condition of the risk within your control that increases the possibility of loss.
2. Loss resulting from fire, however caused, except loss from damage to a safe or vault.
3. Loss occurring during a fire inside the "premises".
4. Loss of or damage to motor vehicles, trailers or semi-trailers or equipment and accessories attached to them.
5. Loss from damage to the "premises" or its exterior or to any "other property" by vandalism or malicious mischief.

**C. The following conditions are added to Section E. Conditions:**

1. If a loss covered under this Insuring Agreement occurs, coverage is suspended until the "premises" are restored to the same condition of security that existed prior to the loss. However, if you maintain at least one "watchperson" while the "premises" are closed for business, this Condition will not apply.
2. We will only pay up to \$5000 for any one "occurrence" of loss of or damage to:
  - a. Precious metals, precious or semi-precious stones, pearls, furs, or completed or partially completed articles made of or containing such materials that constitute the principal value of such articles; or
  - b. Manuscripts, drawings, or records of any kind or the cost of reconstructing them or reproducing any information contained in them.

**D. The following definition is added to Section F. Definitions:**

"Burglary" means the unlawful taking of property from inside the "premises" by a person unlawfully entering or leaving the "premises" as evidenced by marks of forcible entry or exit.