

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

## GUESTS' PROPERTY

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM  
COMMERCIAL CRIME POLICY

**A. Schedule\***

**Guests' Property – In Safe Deposit Boxes**

Address Of Premises	Limit Of Insurance Per Occurrence

**Guests' Property – Inside The Premises**

Address Of Premises	Limit Of Insurance	
	Per Guest	Per Occurrence

\*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations

**B. Provisions**

1. The following section(s) of this Insuring Agreement for which a Limit of Insurance is shown in the Schedule, is added to Section **A. Insuring Agreements:**

**a. Guests' Property – In Safe Deposit Boxes**

We will pay for loss of or damage to "guests' property" for which you are legally liable while the property is in a safe deposit box inside the "premises".

**b. Guests' Property – Inside The Premises**

We will pay for loss of or damage to "guests' property" for which you are legally liable while the property is inside the "premises" or in your possession.

If you are sued for refusing to pay for loss of or damage to "guests' property", and you have our written consent to defend against the suit, we will pay for any reasonable legal expenses that you incur and pay in that defense. The amount that we will pay is in addition to the applicable Limit of Insurance shown in the Schedule.

2. Section **B. Limit Of Insurance** is replaced by the following:

**a.** Under Paragraph **1.a.**, the most we will pay for loss in any one "occurrence" is the Limit of Insurance shown in the Schedule.

**b.** Under Paragraph **1.b.:**

**(1)** The most we will pay in the aggregate for loss in any one "occurrence" is the Per Occurrence Limit of Insurance shown in the Schedule.

**(2)** Subject to Paragraph **2.b.(1)**, the most we will pay for loss arising out of an "occurrence" for any one guest, is the Per Guest Limit of Insurance shown in the Schedule.

3. Section **C. Deductible** does not apply to this Insuring Agreement.

4. Under Section **D. Exclusions:**

**a.** The Acts Of Employees, Managers, Directors, Trustees Or Representatives Exclusion and the Legal Expenses Exclusion do not apply to this Insuring Agreement.

**b.** The following exclusions are added:

This Insuring Agreement does not apply:

**(1)** To loss resulting from liability you assume under any written agreement. However this exclusion does not apply under Paragraph **1.b.**, to any written agreement entered into with a guest before the "occurrence" of any loss or damage that increases to an amount not exceeding \$1,000 any lesser amount

you may otherwise be liable for under any statute.

- (2) To loss of or damage to property resulting from fire, however caused.
  - (3) Under Paragraph 1.b., to loss of or damage to property resulting from the spilling, upsetting or leaking of any food or liquid.
  - (4) To loss of or damage to property resulting from insects, animals, wear and tear, gradual deterioration or inherent vice.
  - (5) Under Paragraph 1.b., to loss of or damage to property while in your care and custody for laundering or cleaning.
  - (6) To loss resulting from your release of any other person or organization from legal liability.
  - (7) Under Paragraph 1.b., to loss of or damage to samples or articles carried or held for sale or delivery after sale.
  - (8) Under Paragraph 1.b., to loss of or damage to any vehicle including:
    - (a) Its equipment and accessories; and
    - (b) Any property contained in or on a vehicle.
5. Under Section E. Conditions:
- a. The Records Condition does not apply to this Insuring Agreement.
  - b. The following condition is added:

Bankruptcy or insolvency of you or your estate will not relieve us of our obligations under this Insuring Agreement.

- c. The **Ownership Of Property; Interests Covered** Condition is replaced by the following:

The property covered under this Insuring Agreement is limited to property belonging to your guests while the property is in a safe deposit box, inside the "premises" or in your possession.

However, this insurance is for your benefit only. It provides no rights or benefits to any other person or organization, including your guest. Any claim for loss that is covered under this Insuring Agreement must be presented by you.

6. Under Section F. Definitions:

- a. The following definition is added:

"Guests' property" means "money", "securities" and "other property" belonging to your guest.

- b. The definition of "premises" is replaced by the following:

"Premises" means the interior of that portion of any building at the address shown in the Schedule that you occupy in conducting your business.