THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCLUDE THE SPOUSE AND CHILDREN OF BUILDING MANAGER, SUPERINTENDENT OR JANITOR AS EMPLOYEES

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM COMMERCIAL CRIME POLICY

EMPLOYEE THEFT AND FORGERY POLICY

PROVISIONS

The Definition of "Employee" is amended to include the spouse of and the children over 18 years old who reside with any "employee" who is a building manager, superintendent or janitor.

Each such family is considered to be, collectively, one "employee" for the purposes of this insurance, except that the Cancellation As To Any Employee Condition applies individually to the spouse and children.