

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

## REQUIRE RECORD OF CHECKS

This endorsement modifies insurance provided under the following:

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

and applies to the Insuring Agreement(s) designated below:

Insuring Agreement	
<input type="checkbox"/>	Inside the Premises – Theft of Money and Securities
<input type="checkbox"/>	Outside the Premises
<input type="checkbox"/>	Inside the Premises – Robbery or Safe Burglary of Money and Securities

### PROVISIONS

1. You must make either a photograph or a descriptive record of checks that you accept:
  - a. If you photograph these checks, then you must make a copy of both the front and back of each check;
  - b. If you make a descriptive record of these checks, the record must:
    - (1) Be made immediately upon the check being presented to you; and

- (2) Include the names of the maker, the payee, the bank on which the check was drawn, and the date and amount of the check.
2. You must keep these photograph or descriptive records separate from the checks.
3. If you cannot produce a photograph of a check because of equipment failure or error by an employee, coverage shall not be denied for that reason.