

## STOREKEEPERS BURGLARY AND ROBBERY

### A. COVERAGE

We will pay for loss of, and loss from damage to, covered Property resulting directly from the covered Causes of Loss.

#### 1. Section 1 – Inside The Premises

##### a. Robbery of a Custodian

1. **Covered Property:** “Property other than money and securities” inside the “premises” in the care and custody of a “custodian”.
2. **Property Not Covered:** Motor vehicles, trailers, or semi-trailers or equipment and accessories attached to them.
3. **Covered Cause of Loss:** Actual or attempted “robbery”.
4. **Coverage Extension:**  
**Premises Damage:** We will pay for loss from damage to the “premises” or its exterior resulting directly from the Covered Cause of Loss, if **you** are the owner of the “premises” or are liable for damage to it.

##### b. Safe Burglary

1. **Covered Property:** “Property other than money and securities” inside the “premises” in a safe or vault.
2. **Covered Cause of Loss:** Actual or attempted “safe burglary”.
3. **Coverage Extension:**  
**Premises, Safe and Vault damage:** We will pay for loss from damage to:
  - a. The “premises” or its exterior; or
  - b. A locked safe or vault located inside the “premises”;  
 Resulting directly from the Covered Cause of Loss, if **you** are the owner of the property or liable for damage to it.

##### c. Premises Burglary

1. **Covered Property:** “Property other than money and securities” inside the “premises”.
2. **Property Not Covered:** Motor vehicles, trailers, or semi-trailers or equipment and accessories attached to them.
3. **Covered Cause of Loss:**
  - a. Actual or attempted “robbery” of a “watchperson”.
  - b. Actual or attempted “burglary”.
4. **Coverage Extension:**  
**“Premises Damage”** We will pay for loss from damage to the “premises” or its exterior resulting directly from the covered Causes of Loss, if **you** are the owner of the property or are liable for damage to it.

#### 2. Section 2. – Outside The Premises

- a. **Covered Property:** Property other than “money and securities” outside the “premises” in the care and custody of a “messenger”.
- b. **Property Not Covered:** Motor vehicles, trailers or semi-trailers or equipment and accessories attached to them.
- c. **Covered Cause of Loss:** Actual or attempted “robbery”.
- d. **Coverage Extension:**  
**Conveyance Of Property By Armored Motor Vehicle Company:** We will pay for loss of, and loss from damage to, Covered Property resulting directly from the Covered Cause of Loss while outside the “premises” in the care and custody of an armored vehicle company.  
 But, **we** will pay only for the amount of loss **you** cannot recover:
  1. Under **your** contract with the armored motor vehicle company; and
  2. From any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

### B. LIMIT OF INSURANCE

The most **we** will pay for loss in any one “occurrence” is the applicable Limit Of Insurance shown on the Declaration Page.

If loss covered by this Coverage Form occurs, coverage is suspended until the “premises” are restored to the same condition of security that existed prior to the loss. But, if **you** maintain at least one “watchperson” while the “premises” are closed for business, this paragraph will not apply.

## C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declaration Page. We will then pay the amount of loss in excess of the Deductible Amount up to the Limit of Insurance. In the event more than one Deductible Amount could apply to the loss, only the highest Deductible Amount may be applied.

## D. ADDITIONAL EXCLUSIONS, CONDITIONS AND DEFINITIONS

In addition to the provisions in the Crime General Provisions, this Coverage Form is subject to the following:

1. **Additional Exclusions:** We will not pay for loss as specified below:
  - a. **Acts of Employees, Directors, Trustees or Representatives:** Loss resulting from any dishonest or criminal act committed by any of **your** "employees" directors, trustees or authorized representatives:
    1. Acting alone or in collusion with other persons; or
    2. While performing services for **you** or otherwise.
  - b. **Fire: Loss:**
    1. Resulting from fire, however caused, except loss from damage to a safe or vault; or
    2. Occurring during a fire in the "premises".
  - c. **Transfer or Surrender of Property:**
    1. Loss of, or loss from damage to, property after it has been transferred or surrendered to a person or place outside the "premises" or "banking premises":
      - a. On the basis of unauthorized instructions; or
      - b. As a result of a threat to do:
        - i. Bodily harm to any person; or
        - ii. Damage to any property.
    2. But, this exclusion does not apply under COVERAGE, Section 2. to loss of Covered Property while outside the "premises" or "banking" in the care and custody of a "messenger" if **you**:
      - a. Had no knowledge of any threat at the time the conveyance began; or
      - b. Had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.
      - c. Vandalism: Loss from damage to any property by vandalism or malicious mischief.
2. **Additional Conditions**
  - a. **Duties in the Event of Loss:** If **you** have reason to believe that any loss of, or loss from damage to, Covered Property involves a violation of law, **you** must notify the police.
3. **Additional Definitions**
  - a. **"Burglary"** means the 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.
  - b. **"Custodian"** means **you**, any of **your** partners or any "employee" while having care and custody of the property inside the "premises" excluding any person while acting as a "watchperson" or janitor.
  - c. **"Messenger"** means **you**, any of **your** partners or any "employee" while having care and custody of the property outside the "premises".
  - d. **"Occurrence"** means an:
    1. Act or series of related acts involving one or more persons; or
    2. Act or event, or a series of related acts or events not involving any person.
  - e. **"Premises"** means the interior of that portion of any building **you** occupy in conducting **your** business.
  - f. **"Robbery"** means the taking of property from the care and custody of a person by one who has:
    1. Caused or threatened to cause that person bodily harm; or
    2. Committed an obviously unlawful act witnessed by that person.
  - g. **"Safe Burglary"** means the taking of:
    1. Property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or
    2. A safe or vault from inside the "premises".
  - h. **"Watchperson"** means any person **you** retain specifically to have care and custody of property inside the "premises" and who has no other duties.