

FORGERY OR ALTERATION

A. COVERAGE

1. **We** will pay for loss from forgery or alteration of, on or in “covered instruments”.
2. **Legal Expenses:** If **you** are sued for refusing to pay any “covered instrument” on the basis that it has been forged or altered, 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 **we** will pay under this extension is in addition to the Limit Of Insurance applicable to this coverage.

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.

C. DEDUCTIBLE

We will not pay for loss in any one “occurrence” unless the amount of loss exceeds two hundred and fifty dollars (\$250). **We** will then pay the amount of loss in excess of two hundred and fifty dollars (\$250), up to the limit of insurance. This provision does not apply to legal expenses paid under number 2 of A. Coverage, within this coverage.

D. ADDITIONAL EXCLUSION, CONDITIONS AND DEFINITIONS

In addition to the provisions in the Crime General Provision Form, this coverage is also subject to the following”:

1. **Additional Exclusion: Acts of Employees, Directors, or Trustees:** **We** will not pay for loss resulting from any dishonest or criminal act committed by any of **your** “employees”, directors, or trustees:
 - a. whether acting alone or in collusion with other persons; or
 - b. whether while performing services for **you** or otherwise.
2. **Additional Conditions:**
 - a. **Facsimile Signatures:** **We** will treat mechanically reproduced facsimile signatures the same as handwritten signatures.
 - b. **General Amendment:** As respects this coverage, the words “covered property” in the Crime General Provision Form means “covered instruments”.
 - c. **Proof of Loss:** **You** must include with **your** proof of loss any instrument involved in that loss, or, if that is not possible, an affidavit setting forth the amount and cause of loss.
 - d. **Territory:** **We** will cover loss **you** sustain anywhere in the world. The Territory General Condition does not apply to this coverage.
3. **Additional Definitions:**
 - a. **Covered Instruments:** checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in “money” that are made or drawn by or drawn upon **you** or someone acting as **your** agent or that are intended to have been so made or drawn from.
 - b. **Occurrence:** all loss caused by any person or in which that person is involved, whether the loss involves one or more instruments.