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CRIME POLICY DECLARATIONS FORM A

This Policy consists of this Declarations Form, the Common Policy Conditions, the Crime General Provisions Form and the Coverage Forms indicated as applicable.

POLICY NO. XXXXXXXXX

COMPANY NAME AREA	PRODUCER NAME AREA
Continental Casualty Company	Broker

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

1. **NAMED INSURED** XYZ Corporation (see Omnibus Named Insured)
2. **MAILING ADDRESS** 123 Main Street
 Anytown, US 00000
3. **POLICY PERIOD: From: Date , 2001 to Date , 2002**
(12:01 A.M. Standard Time at your mailing address shown above)

4. COVERAGE, LIMITS OF INSURANCE AND DEDUCTIBLE

Coverage Forms Forming Part of This Policy	Limit of Insurance	Deductible Amount
EMPLOYEE DISHONESTY COVERAGE FORM (COVERAGE FORM A -- BLANKET)	\$,000,000	\$0,000
FORGERY OR ALTERATION COVERAGE FORM (COVERAGE FORM B)	\$,000,000	\$0,000
THEFT DISAPPEARANCE AND DESTRUCTION COVERAGE FORM (COVERAGE FORM C)	\$,000,000	\$0,000
ROBBERY AND SAFE BURGLARY COVERAGE FORM (COVERAGE FORM D)	\$,000,000	\$0,000
COMPUTER FRAUD COVERAGE FORM (COVERAGE FORM F)	\$,000,000	\$0,000
WIRE TRANSFER COMMUNICATION FRAUD COVERAGE FORM	\$,000,000	\$0,000
MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY COVERAGE FORM	\$,000	\$,000
CLAIMS EXPENSE COVERAGE FORM	\$,000	\$,000

5. ENDORSEMENTS FORMING PART OF THIS POLICY WHEN ISSUED:

- Policy Bridge; Discovery Replacing Loss Sustained
- Welfare and Pension Plan ERISA Compliance
- Omnibus Named Insured
- Amend Territory to Worldwide
- Amended Cancellation
- Amend Cancellation as to Any Employee
- Amend Discovery of Loss
- Amend Duties in the Event of Loss
- Amend Inventory Shortage Exclusion
- Automatic Acquisition Coverage
- Credit, Debit or Charge Card Forgery with Sub Deductible
- Extend Coverage for Terminated Employees
- Include Specified Non-Compensated Officers As Employees
- Include Specified Directors or Trustees on Committees as Employees
- Include Leased Workers as Employees
- Include Volunteer Workers as Employees
- State Amendatory Endorsements

6. CANCELLATION OF PRIOR INSURANCE: By acceptance of this Policy you give us notice canceling prior policy or bond Nos. N/A cancellation to be effective at the time this Policy becomes effective.

COUNTERSIGNED _____ BY _____
(Date) (Authorized Representative)

Bernard L. Hengelbach

Chairman

Thomas Huber

Secretary

Attorney in Fact (Thomas Huber)

If a notice of claim should arise, please address all correspondence to:

Lou Roberts
CNA Pro
40 Wall Street-9th Floor
New York, NY 10005
Telephone: (212) 440-7369
Facsimile: (212) 440-7670

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. CANCELLATION

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. CHANGES

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. EXAMINATION OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. INSPECTIONS AND SURVEYS

1. We have the right to:
 - a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and
 - c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful, or
 - b. Comply with laws, regulations, codes or standards.
 3. Paragraphs 1 and 2 of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
 4. Paragraph 2 of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. PREMIUMS

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

CRIME GENERAL PROVISIONS (DISCOVERY FORM)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is or is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Words and phrases in quotation marks are defined in the policy.

Unless stated otherwise in any Crime Coverage Form, Declarations or endorsement, the following General Exclusions, General Conditions and General Definitions apply to all Crime Coverage Forms forming part of this policy.

A. GENERAL EXCLUSIONS

We will not pay for loss as specified below:

- 1. Acts Committed by You or Your Partners:** Loss resulting from any dishonest or criminal act committed by you or any of your partners whether acting alone or in collusion with other persons.
- 2. Governmental Action:** Loss resulting from seizure or destruction of property by order of governmental authority.
- 3. Indirect Loss:** Loss that is an indirect result of any act or "occurrence" covered by this insurance including, but not limited to, loss resulting from:
 - a. Your inability to realize income that you would have realized had there been no loss of, or loss from damage to, Covered Property.
 - b. Payment of damages of any type for which you are legally liable. But, we will pay compensatory damages arising directly from a loss covered under this insurance.
 - c. Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this insurance.
- 4. Legal Expenses:** Expenses related to any legal action.
- 5. Nuclear:** Loss resulting from nuclear reaction, nuclear radiation or radioactive contamination, or any related act or incident.
- 6. War and Similar Actions:** Loss resulting from war, whether or not declared, warlike action, insurrection, rebellion or revolution, or any related act or incident.

B. GENERAL CONDITIONS

- 1. Concealment, Misrepresentation or Fraud:** This insurance is void in any case of fraud by you as it relates to this insurance at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:
 - a. This insurance;
 - b. The Covered Property;
 - c. Your interest in the Covered Property; or
 - d. A claim under this insurance.
- 2. Consolidation – Merger:** If through consolidation or merger with, or purchase of assets of, some other entity:
 - a. Any additional persons become "employees"; or
 - b. You acquire the use and control of any additional "premises";any insurance afforded for "employees" or "premises" also applies to those additional "employees" and "premises", for acts committed or events occurring within 60 days after the effective date of such consolidation, merger, or purchase or acquisition of assets or liabilities.

You must give us written notice within this 60 day period and obtain our written consent to extend this insurance to such additional "employees" or "premises". Upon obtaining our written consent, you must pay us an additional premium.

If you fail to notify us in writing within this 60 day period, then this insurance shall automatically terminate as to such additional "employees" or "premises".

3. Coverage Extensions: Unless stated otherwise in the Coverage Form, our liability under any Coverage Extension is part of, not in addition to, the Limit of Insurance applying to the Coverage or Coverage Section.

4. Discovery of Loss: Discovery occurs when you first become aware of facts which would cause a reasonable person to assume that a loss covered by this insurance has been or will be incurred, even though the exact amount or details of loss may not then be known. Discovery also occurs when you receive notice of an actual or potential claim against you involving a loss covered under this insurance.

5. Duties in the Event of Loss: After you discover a loss or a situation that may result in loss of, or loss from damage to, Covered Property you must:

- a. Notify us as soon as possible.
- b. Submit to examination under oath at our request and give us a signed statement of your answers.
- c. Give us a detailed, sworn proof of loss within 120 days.
- d. Cooperate with us in the investigation and settlement of any claim.

6. Extended Period to Discover Loss: We will pay for loss that you sustained prior to the effective date of termination or cancellation of this insurance, which is discovered by you no later than 60 days from the date of that termination or cancellation.

However, this extended period to discover loss terminates immediately upon the effective date of any other similar insurance obtained by you that covers the loss in whole or in part.

7. Joint Insured:

- a. If more than one Insured is named in the Declarations, the first named Insured will act for itself and for every other Insured for all purposes of this insurance. If the first named Insured ceases to be covered, then the next named Insured will become the first named Insured.
- b. If any Insured or partner or officer of that Insured has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every Insured.
- c. An "employee" of any Insured is considered to be an "employee" of every Insured.
- d. If this insurance or any of its coverages is cancelled or terminated as to any Insured, loss sustained by that Insured is covered only if discovered no later than one year from the date of that cancellation or termination.
- e. We will not pay more for loss sustained by more than one Insured than the amount we would pay if all the loss had been sustained by one Insured.

8. Legal Action Against Us: You may not bring any legal action against us involving loss:

- a. Unless you have complied with all the terms of this insurance; and
- b. Until 90 days after you have filed proof of loss with us; and
- c. Unless brought within 2 years from the date you discover the loss.

9. Liberalization: If we adopt any revision that would broaden the coverage under this insurance without additional premium within 45 days prior to or during the policy period, the broadened coverage will immediately apply to this insurance.

10. Loss Covered Under More Than One Coverage of This Insurance: If two or more coverages of this insurance apply to the same loss, we will pay the lesser of:

- a. The actual amount of loss; or
- b. The sum of the limits of insurance applicable to those coverages.

11. Non-Cumulation of Limit of Insurance:

Regardless of the number of years this insurance remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

12. Other Insurance: This insurance does not apply to loss recoverable or recovered under other insurance or indemnity. However, if the limit of the other insurance or indemnity is insufficient to cover the entire amount of the loss, this insurance will apply to that part of the loss, other than that falling within any deductible amount, not recoverable or recovered under the other insurance or indemnity. However, this insurance will not apply to the amount of loss that is more than the applicable Limit of Insurance shown in the Declarations.

13. Ownership of Property; Interests Covered:

The property covered under this insurance is limited to property:

- a. That you own or hold; or
- b. For which you are legally liable.

However, this insurance is for your benefit only. It provides no rights or benefits to any other person or organization.

14. Policy Period:

- a. The Policy Period is shown in the Declarations.
- b. Subject to the Discovery of Loss condition, we will pay only for loss that you sustain through acts committed or events occurring at any time and discovered by you during the Policy Period.

15. Records: You must keep records of all Covered Property so we can verify the amount of any loss.

16. Recoveries:

- a. Any recoveries, less the cost of obtaining them, made after settlement of loss covered by this insurance will be distributed as follows:
 - (1) To you, until you are reimbursed for any loss that you sustain that exceeds the Limit of Insurance and the Deductible Amount, if any;
 - (2) Then to us, until we are reimbursed for the settlement made;

- (3) Then to you, until you are reimbursed for that part of the loss equal to the Deductible Amount, if any.

b. Recoveries do not include any recovery:

- (1) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or
- (2) Of original "securities" after duplicates of them have been issued.

17. Territory: This insurance covers only acts committed or events occurring within the United States of America, U. S. Virgin Islands, Puerto Rico, Canal Zone, or Canada.

18. Transfer of Your Rights of Recovery

Against Others to Us: You must transfer to us all your rights of recovery against any person or organization for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after loss to impair them.

19. Valuation – Settlement:

a. Subject to the applicable Limit of Insurance provision we will pay for:

- (1) Loss of "money" but only up to and including its face value. We may, at our option, pay for loss of "money" issued by any country other than the United States of America:

- (a) At face value in the "money" issued by that country; or
- (b) In the United States of America dollar equivalent determined by the rate of exchange on the day the loss was discovered.

- (2) Loss of "securities" but only up to and including their value at the close of business on the day the loss was discovered. We may, at our option:

- (a) Pay the value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities"; or

(b) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities". However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:

(i) Value of the "securities" at the close of business on the day the loss was discovered; or

(ii) Limit of Insurance.

(3) Loss of, or loss from damage to, "property other than money and securities" or loss from damage to the "premises" for not more than the:

(a) Actual cash value of the property on the day the loss was discovered;

(b) Cost of repairing the property or "premises"; or

(c) Cost of replacing the property with property of like kind and quality.

We may, at our option, pay the actual cash value of the property or repair or replace it.

If we cannot agree with you upon the actual cash value or the cost of repair or replacement, the value or cost will be determined by arbitration.

b. We may, at our option, pay for loss of, or loss from damage to, property other than "money":

(1) In the "money" of the country in which the loss occurred; or

(2) In the United States of America dollar equivalent of the "money" of the country in which the loss occurred determined by the rate of exchange on the day the loss was discovered.

c. Any property that we pay for or replace becomes our property.

C. GENERAL DEFINITIONS

1. "Employee" means:

a. Any natural person:

(1) While in your service (and for 30 days after termination of service); and

(2) Whom you compensate directly by salary, wages or commissions; and

(3) Whom you have the right to direct and control while performing services for you; or

b. Any natural person who is furnished to you to:

(1) substitute for a permanent "employee" on leave; or

(2) meet seasonal or short-term workload conditions;

while that person is subject to your direction and control and performing services for you excluding, however, any such person while having care and custody of property outside the "premises".

But "employee" does not mean any:

(1) Agent, broker, person leased to you by a labor leasing firm, factor, commission merchant, consignee, independent contractor or representative of the same general character; or

(2) Director or trustee except while performing acts coming within the scope of the usual duties of an employee.

2. "Money" means:

a. Currency, coins and bank notes in current use and having a face value; and

b. Travelers checks, register checks and money orders held for sale to the public.

3. "Property Other Than Money and Securities" means any tangible property other than "money" and "securities" that has intrinsic value but does not include any property listed in any Crime Coverage Form as Property Not Covered.

4. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

- a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
- b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

but does not include "money".

Sample Policy

EMPLOYEE DISHONESTY COVERAGE FORM

A. COVERAGE - We will pay for loss of, and loss from damage to, Covered Property resulting directly from the Covered Cause of Loss.

1. **Covered Property:** "Money," "securities," and "property other than money and securities."
2. **Covered Cause of Loss:** "Employee dishonesty."
3. **Coverage Extension**
Employees Temporarily Outside Coverage Territory: We will pay for loss caused by any "employee" while temporarily out-side the territory specified in the Territory General Condition for a period not more than 90 days.

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the DECLARATIONS.

C. DEDUCTIBLE

1. We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the DECLARATIONS. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance.
2. You must:
 - a. Give us notice as soon as possible of any loss of the type insured under this Coverage Form even though it falls entirely within the Deductible Amount.
 - b. Upon our request, give us a statement describing the loss.

D. ADDITIONAL EXCLUSIONS, CONDITION 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. **Employee Cancelled Under Prior Insurance:** loss caused by any "employee" of yours, or predecessor in interest of yours, for whom similar prior insurance has been cancelled and not rein-stated since the last such cancellation.
 - b. **Inventory Shortages:** loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:
 - (1) An inventory computation; or
 - (2) A profit and loss computation.

2. Additional Condition

Cancellation As To Any Employee: This insurance is cancelled as to any "employee":

- a. Immediately upon discovery by:
 - (1) You; or
 - (2) Any of your partners, officers or directors not in collusion with the "employee";of any dishonest act committed by that "employee" whether before or after becoming employed by you.
- b. On the date specified in a notice mailed to you. That date will be at least 30 days after the date of mailing.

The mailing of notice to you at the last mailing address known to us will be sufficient proof of notice. Delivery of notice is the same as mailing.

3. Additional Definitions

- a. **"Employee Dishonesty"** in paragraph A.2. means only dishonest acts committed by an "employee," whether identified or not, acting alone or in collusion with other persons, except you or a partner, with the manifest intent to:
 - (1) Cause you to sustain loss; and also
 - (2) Obtain financial benefit (other than employee benefits earned in the normal course of employment, including: salaries, commissions, fees, bonuses, promotions, awards, profit sharing or pensions) for:
 - (a) The "employee"; or
 - (b) Any person or organization intended by the "employee" to receive that benefit.
- b. **"Occurrence"** means all loss caused by, or involving, one or more "employees," whether the result of a single act or series of acts.

FORGERY OR ALTERATION COVERAGE FORM

A. COVERAGE - We will pay for loss involving Covered Instruments resulting directly from the Covered Causes of Loss.

1. **Covered Instruments:** Checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:
 - a. Made or drawn by or drawn upon you;
 - b. Made or drawn by one acting as your agent;or that are purported to have been so made or drawn.

2. **Covered Causes Of Loss:** Forgery or alteration of, on or in any Covered Instrument.

3. **Coverage Extension**

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 insurance.

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the Declarations.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance. This provision does not apply to legal expenses paid under the Coverage Extension.

D. ADDITIONAL EXCLUSION, CONDITIONS AND DEFINITION

In addition to the provisions in the Crime General Provisions Form, this Coverage Form 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 Form, the words Covered Property in the Crime General Provisions Form mean 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 Form.

3. **Additional Definition**

"**Occurrence**" means all loss caused by any person or in which that person is involved, whether the loss involves one or more instruments

Sample Policy

THEFT, DISAPPEARANCE AND DESTRUCTION COVERAGE FORM

A. COVERAGE – We will pay for loss of Covered Property resulting directly from the Covered Causes of Loss.

1. Section 1. – Inside The Premises

a. Covered Property: "Money" and "securities" inside the "premises" or a "banking premises."

b. Covered Causes of Loss

- (1) "Theft"
- (2) Disappearance
- (3) Destruction

c. Coverage Extensions

(1) Containers of Covered Property: We will pay for loss of, and loss from damage to, a locked safe, vault, cash register, cash box or cash drawer located in the "premises" resulting directly from an actual or attempted:

- (a)** "Theft" of; or
- (b)** Unlawful entry into those containers.

(2) Premises Damage: We will pay for loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of Covered Property if you are the owner of the "premises" or are liable for damage to it.

2. Section 2. – Outside the Premises

a. Covered Property: "Money" and "securities" outside the "premises" in the care and custody of a "messenger."

b. Covered Causes of Loss

- (1) "Theft"
- (2) Disappearance
- (3) Destruction

c. Coverage Extension

Conveyance of Property By Armored Motor Vehicle Company: We will pay for loss of Covered Property resulting directly from the Covered Causes of Loss while outside the "premises" in the care and custody of an armored motor vehicle company.

But, we will pay only for the amount of loss that 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 in the DECLARATIONS.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the DECLARATIONS. 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, CONDITION 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. Accounting or Arithmetical Errors or Omissions:** Loss resulting from accounting or arithmetical errors or omissions.
- b. 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.
- c. Exchanges or Purchases:** Loss resulting from the giving or surrendering of property in any exchange or purchase.
- d. Fire:** Loss from damage to the "premises" resulting from fire, however caused.
- e. Money Operated Devices:** Loss of property contained in any money operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.
- f. Transfer or Surrender of Property**
- (1) Loss of 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 premises" 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.
- g. Vandalism:** Loss from damage to the "premises" or its exterior or to containers of Covered Property by vandalism or malicious mischief.
- h. Voluntary Parting of Title to or Possession of Property:** Loss resulting from your, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

2. Additional Condition

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. "Banking Premises"** means the interior of that portion of any building occupied by a banking institution or similar safe depository.
- b. "Messenger"** means you, any of your partners or any "employee" while having care and custody of the property outside the "premises."
- c. "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.
- d. "Premises"** means the interior of that portion of any building you occupy in conducting your business.
- e. "Theft"** means any act of stealing.

ROBBERY AND SAFE BURGLARY COVERAGE FORM PROPERTY OTHER THAN MONEY AND SECURITIES

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.

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 motor 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 in the DECLARATIONS.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the DECLARATIONS. 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 resulting from fire, however caused, except loss from damage to a safe or vault.

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."

(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" 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.

d. 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.

b. Special Limit of Insurance for Specified Property: We will only pay up to \$5,000 for any one "occurrence" of loss of, and loss from damage to:

(1) Precious metals, precious or semiprecious stones, pearls, furs, or completed or partially completed articles made of or containing such materials that constitute the principal value of such articles; or

(2) Manuscripts, drawings, or records of any kind or the cost of reconstructing them or reproducing any information contained in them.

3. Additional Definitions

a. "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.

b. "Messenger" means you, any of your partners or any "employee" while having care and custody of the property outside the "premises."

c. "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.

d. "Premises" means the interior of that portion of any building you occupy in conducting your business.

e. "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.

f. "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."
- g. **"Watchperson"** means any person you retain specifically to have care and custody of property inside the "premises" and who has no other duties.

Sample Policy

COMPUTER FRAUD COVERAGE FORM

A. COVERAGE-We will pay for loss of, and loss from damage to, Covered Property resulting directly from the Covered Cause of Loss.

1. Covered Property: "Money," "Securities" and "Property Other Than Money and Securities."

2. Covered Cause of Loss: "Computer Fraud"

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the DECLARATIONS.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount in the DECLARATIONS. 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. Inventory Shortages: Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

(1) An inventory computation; or

(2) A profit and loss computation.

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.

b. Special Limit of Insurance for Specified Property: We will only pay up to \$5,000 for any one "occurrence" of loss of, and loss from damage to, manuscripts, drawings, or records of any kind or the cost of reconstructing them or reproducing any information contained in them.

3. Additional Definitions

a. "Banking Premises" means the interior of that portion of any building occupied by a banking institution or similar safe depository.

b. "Computer Fraud" means "theft" of property following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the "premises" or "banking premises" to a person (other than a "messenger") outside those "premises" or to a place outside those "premises."

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. "Theft" means any act of stealing.

WIRE TRANSFER COMMUNICATION FRAUD COVERAGE FORM

- A. COVERAGE** - We will pay for Loss of Covered Property resulting directly from the Covered Cause of Loss.
1. Covered Property: "Money" and "Securities."
 2. Covered Cause of Loss: "Wire Transfer Communication Fraud."

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the Declarations.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount in the DECLARATIONS. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance.

D. ADDITIONAL EXCLUSIONS, CONDITIONS AND DEFINITIONS:

In addition to the provisions in the Crime General Provisions Form, 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;
 - (2) While performing services for you or otherwise.
 - b. **Inventory Shortages:** Loss, or that part of any loss, the proof of which is dependent upon:
 - (1) An inventory computation; or
 - (2) A profit and loss computation.
 - c. **Computer Fraud:** Loss following and directly related to the fraudulent use of any computer or the fraudulent use of or change to any computer program.
2. **Additional Conditions**
 - a. **Duties in the Event of Loss:** If you have reason to believe that any loss of Covered Property involves a violation of law, you must notify the police.
 - b. **Transfer Agreement:** You will maintain a written agreement with any banking institution authorized to transfer Covered Property at your request which:
 - (1) Contains a listing of your "employees" who are authorized to initiate wire transfers;

- (2) Requires the banking institution to verify by telephone conversation with your authorized "employees" any electronic or wire transfer instructions communicated by you, other than:
 - (a) "prearranged transfers"; or
 - (b) transfers made through an automated teller machine before transferring Covered Property;
- (3) Requires the banking institution to confirm completed transfers in writing to you within five working days; and
- (4) Does not impair your right of action against the banking institution for any loss of Covered Property resulting from failure to exercise reasonable care or to comply with your communication instructions.

3. Additional Definitions

- a. **"Banking Premises"** means the interior of that portion of any building occupied by a banking institution or similar safe depository.
- b. **"Messenger"** means you, any of your partners or any "employee" while having care and custody of the property outside the "premises."
- c. **"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.
- d. **"Prearranged Transfer"** means an electronic transfer which is part of a regular or scheduled series of electronic transfers, authorized by written agreement, to a designated banking institution specifying:
 - (1) the amount of Covered Property to be transferred; and
 - (2) account number to be credited.
- e. **"Premises"** means the interior of that portion of any building you occupy in conducting your business.
- f. **"Theft"** means any act of stealing.
- g. **"Wire Transfer Communication Fraud"** means "theft" of Covered Property following and directly related to use of written or verbal instructions which are purported to have been made by you, to fraudulently cause an electronic transfer of that property from the "banking premises" to:
 - (1) another account, except an account controlled by you, within the "banking premises;" or

- (2) a person (other than a "messenger") or place outside the "banking premises."

Sample Policy

MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY COVERAGE FORM

A. COVERAGE

We will pay for loss due to the acquisition of Covered Property resulting directly from the Covered Cause of Loss.

1. Covered Property

- a. Money orders, including counterfeit money orders, of any "official institution"
- b. Counterfeit official national paper currency.

2. Covered Cause Of Loss

Acceptance in good faith, in exchange for merchandise, money or services, of:

- a. Any money order that is not paid upon presentation; and
- b. Counterfeit official national paper currency; that is acquired during the regular course of business.

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the Declarations.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance.

D. ADDITIONAL EXCLUSIONS, CONDITION AND DEFINITION

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.

2. Additional Condition

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 Definition

"**Occurrence**" means an:

- a. Act or series of related acts involving one or more persons; or
- b. Act or event, or series of related acts or events not involving any person.

"**Official Institution**" means a bank, financial institution, post office, express company, or other entity which is recognized as legitimate and authorized to issue money orders.

CLAIMS EXPENSE COVERAGE FORM

A. COVERAGE

We will pay for reasonable and necessary expenses incurred by you, to document any request for coverage under this policy, provided it was incurred at our request and involves a covered loss in excess of the applicable deductible.

It is a condition precedent to this coverage, that you have received a written request from us to incur the expense

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the DECLARATIONS.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the DECLARATIONS.

D. ADDITIONAL CONDITION

This COVERAGE FORM is not subject to CRIME GENERAL PROVISIONS Section A. General Exclusions 3. Indirect Loss subsection c.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CR 10 57 04 97

**WELFARE AND PENSION PLAN ERISA COMPLIANCE
(DISCOVERY FORM)**

Provisions 1. and 2. of this endorsement apply to the CRIME GENERAL PROVISIONS (Discovery Form) and all Crime Coverage Forms forming part of the Policy. The other provisions of this endorsement apply only to the EMPLOYEE DISHONESTY COVERAGE FORM A—BLANKET.

PROVISIONS

In compliance with certain provisions of the Employee Retirement Income Security Act (ERISA):

1. "Employee" also includes any natural person who is:
 - a. A trustee, an officer, employee, administrator or a manager, except an administrator or a manager who is an independent contractor, of any Employee Welfare or Pension Benefit Plan (hereafter called Plan) insured under this insurance, and
 - b. Your director or trustee while that person is handling funds or other property of any Plan insured under this insurance.
2. In regard to the Plans insured under this insurance, the Extended Period to Discover Loss General Condition of the Crime General Provisions(Discovery Form) is replaced by the following:

Extended Period to Discover Loss: We will pay for loss sustained by any Plan prior to the effective date of termination or cancellation of this insurance, which is discovered by you no later than 1 year from the date of that termination or cancellation.

However, this extended period to discover loss terminates immediately upon the effective date of any other similar insurance obtained by you that covers the loss in whole or in part.
3. If any Plan is insured jointly with any other entity under this insurance, you or the Plan Administrator must select a Limit of Insurance for the EMPLOYEE DISHONESTY COVERAGE FORM that is sufficient to provide an amount of insurance for each Plan that is at least equal to that required if each Plan were separately insured.
4. If the Insured first named in the Declarations is an entity other than a Plan, any payment we make to that Insured for loss sustained by any Plan will be held by that Insured for the use and benefit of the Plan(s) sustaining the loss.
5. If two or more Plans are insured under this insurance, any payment we make for loss:
 - a. Sustained by two or more Plans or
 - b. Of commingled funds or other property of two or more Plansthat arises out of one "occurrence," is to be shared by each Plan sustaining loss in the proportion that the amount of insurance required for each such Plan under ERISA provisions bears to the total of those amounts.
6. The **Deductible** provision of the EMPLOYEE DISHONESTY COVERAGE FORM does not apply to loss sustained by any Plan subject to ERISA which is insured under this insurance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CREDIT, DEBIT OR CHARGE CARD FORGERY WITH SUB DEDUCTIBLE

This endorsement applies only to the FORGERY OR ALTERATION COVERAGE FORM B.

A. SCHEDULE

<u>Limit of Insurance</u>	<u>Deductible Amount</u>	<u>Covered Instruments</u>
\$XXX,000	\$1,000	(X) includes
		() limited to

B. PROVISIONS

- Covered Instruments** either **includes** or is **limited to**, whichever is indicated as applicable in the SCHEDULE, written instruments required in conjunction with any credit, debit or charge card issued to you or any "employee" for business purposes.
- The most we will pay in any one "occurrence" is the Limit of Insurance excess of the Deductible Amount shown in the SCHEDULE.
- The following Additional Exclusion is added:

Non-Compliance With Credit, Debit or Charge Card Issuer's Requirements: We will not pay for loss arising from any credit, debit or charge card if you have not complied fully with the provisions, conditions or other terms under which the card was issued.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CR 10 26 10 90

INCLUDE SPECIFIED NON-COMPENSATED OFFICERS AS EMPLOYEES

This endorsement applies to the CRIME GENERAL PROVISIONS (DISCOVERY FORM)

A. SCHEDULE

Names or Titles of Non-Compensated Officers

All Non-Compensated Officers

B. PROVISIONS

"Employee" also includes your non-compensated officers who are shown in the SCHEDULE.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

AMEND TERRITORY TO WORLDWIDE

This endorsement applies to the CRIME GENERAL PROVISIONS (DISCOVERY FORM)

PROVISIONS

Section B.17. is deleted in its' entirety and replaced with the following:

17. **Territory:** This insurance covers acts committed or events occurring anywhere in the world.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CR 10 19 10 90

**INCLUDE SPECIFIED DIRECTORS OR TRUSTEES ON
COMMITTEES AS EMPLOYEES**

This endorsement applies to the CRIME GENERAL PROVISIONS (DISCOVERY FORM)

A. SCHEDULE

Directors or Trustees

All Directors or Trustees

B. PROVISIONS

“Employee” also includes any of your directors or trustees who are shown in the SCHEDULE while acting as a member of any of your elected or appointed committees to perform on your behalf specific as distinguished from general, directorial acts.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OMNIBUS NAMED INSURED

This endorsement applies to the CRIME POLICY DECLARATIONS

PROVISIONS

1. The Named Insured is:

XYZ Corporation,

and any entity of which you own, directly or through a majority owned subsidiary, more than 50% of the voting interest; and any entity (whether corporate, partnership or other form) managed by you or your subsidiary pursuant to a written agreement; and any employee benefit plan, sponsored and approved by you, which is required to be bonded under the provisions of the Employee Retirement Income Security Act of 1974, as amended.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMEND INVENTORY SHORTAGE EXCLUSION

This endorsement applies to CRIME COVERAGE FORMS A-BLANKET (EMPLOYEE DISHONESTY), F(COMPUTER FRAUD), WIRE TRANSFER COMMUNICATION FRAUD

Section D.1.b. of the CRIME COVERAGE FORMS are deleted in their entirety and replaced with the following:

b. Inventory Shortages: loss, or that part of any loss, the proof of which as to its' existence or amount is dependent upon:

- (1) An inventory computation; or
- (2) A profit and loss computation;

but, if you can prove in the absence of any inventory or profit and loss computations that a loss has occurred, you may offer your inventory records to support other evidence as to the amount of loss.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTOMATIC ACQUISITION COVERAGE

This endorsement applies to the CRIME GENERAL PROVISIONS (DISCOVERY FORM)

PROVISIONS

Section B.2. is deleted in its' entirety and replaced with the following:

- 2. Consolidation-Merger:** If through consolidation or merger with or purchase of assets of, some other entity:
- a.** Any additional persons become "employees"; or
 - b.** You acquire the use and control of any additional "premises";

any insurance afforded for "employees" or "premises" also applies to those additional "employees" and "premises", as long as the acquired entity's Total Consolidated Assets as of the most recent fiscal year end, represent 15% or less of the Total Consolidated Assets of the Named Insured as of its' most recent fiscal year end.

If the acquired entity's Total Consolidated Assets as of the most recent fiscal year end, are greater than 15% of the Total Consolidated Assets of the Named Insured as of its' most recent fiscal year end, any insurance afforded for "employees" or "premises" also applies to those additional "employees" and "premises", for acts committed or events occurring within 90 days after the effective date of such consolidation, merger or purchase or acquisition of assets or liabilities.

You must give us written notice within this 90 day period and obtain our written consent to extend this insurance to such additional "employees" or "premises". Upon obtaining our written consent, you must pay us an additional premium.

If you fail to notify us in writing within this 90 day period, then this insurance shall automatically terminate as to such additional "employees" or "premises".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXTEND COVERAGE FOR TERMINATED EMPLOYEES

This endorsement applies to the CRIME GENERAL PROVISIONS (DISCOVERY FORM)

PROVISIONS

Section C.1.a.(1) is deleted in its' entirety and replaced with the following

- (1)** While in your service (and for 60 days after termination of service); and

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CR 50 10 04 97

INCLUDE LEASED WORKERS AS EMPLOYEES

This endorsement applies to the CRIME GENERAL PROVISIONS (DISCOVERY FORM)

A. SCHEDULE

Labor Leasing Firm

All Labor Leasing Firms

B. PROVISIONS

“Employee” also includes any natural person leased to you by a labor leasing firm shown in the Schedule, under a written agreement between you and the labor leasing firm, to perform duties related to the conduct of your business, but does not mean a person furnished to you to substitute for a permanent employee on leave or to meet seasonal or short-term workload conditions.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMEND CANCELLATION AS TO ANY EMPLOYEE

This endorsement applies to EMPLOYEE DISHONESTY COVERAGE FORM A (BLANKET)

Section D.2. is deleted in its' entirety and replaced with the following.

Cancellation as to Any Employee: This insurance is cancelled as to any "employee":

- a. Immediately upon discovery by the XYZ Corporation Risk Management Department of any dishonest act involving "money", "securities" or "property other than money and securities" valued at more than \$10,000. committed by that "employee", whether before or after becoming employed by you.
- b. On the date specified in a notice mailed to you. That date will be at least 30 days after the date of mailing.

The mailing of notice to you at the last mailing address known to us will be sufficient proof of notice. Delivery of notice is the same as mailing.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMEND DISCOVERY OF LOSS

This endorsement applies to the CRIME GENERAL PROVISIONS (DISCOVERY FORM)

Section B.4. is deleted in its' entirety and replaced with the following.

4. Discovery occurs when the XYZ Corporation Risk Management Department first becomes aware of facts which would cause a reasonable person to assume that a loss covered by this insurance has been or will be incurred, even though the exact amount or details of loss may not then be known. Discovery also occurs when The XYZ Corporation Risk Management Department receives notice of an actual or potential claim against the Named Insured involving a loss covered under this insurance.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMEND DUTIES IN THE EVENT OF LOSS

This endorsement applies to the CRIME GENERAL PROVISIONS (DISCOVERY FORM)

PROVISIONS

Section B.5. is deleted in its' entirety and replaced with the following.

- 5. Duties in the Event of Loss:** After the XYZ Corporation Risk Management Department discovers a loss or situation that may result in a loss of, or loss from damage to Covered Property, you must:
 - a. Notify us as soon as possible.
 - b. Submit to examination under oath at our request and give us a signed statement of your answers
 - c. Give us a detailed, sworn proof of loss, within 180 days.
 - d. Cooperate with us in the investigation and settlement of any claim.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CR 50 05 04 97

**POLICY BRIDGE;
DISCOVERY REPLACING LOSS SUSTAINED**

This endorsement applies to the CRIME GENERAL PROVISIONS (DISCOVERY FORM)

PROVISIONS

The Commercial Crime Policy (or Commercial Crime Coverage Part) to which this endorsement is attached replaces similar prior insurance that provided you with an extension of time after the policy period to discover loss that occurred during the term of the prior insurance. In regard to loss discovered during this extended period of time, the Other Insurance General Condition of the Crime General Provisions (Discovery Form) is replaced by the following:

1. We will not pay you for loss that occurred during the term of the prior insurance and discovered during such extension of time, unless the amount of loss exceeds the limit of insurance of your prior policy. In that case, we will pay you for excess loss subject to the terms and provisions of this Policy.
2. However, any payment we make to you for excess loss will not be greater than the difference between the limit of insurance of your prior policy and the Limit of Insurance shown in the Declarations. We will not apply our Deductible to this excess loss.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CR 10 22 01 86

INCLUDE VOLUNTEER WORKERS AS EMPLOYEES

This endorsement applies to the CRIME GENERAL PROVISIONS FORM and all Crime Coverage Forms forming part of the Policy.

PROVISIONS

"Employee" also includes any non-compensated natural person:

1. Other than one who is a fund solicitor, while performing services for you that are usual to the duties of an "employee"; or
2. While acting as a fund solicitor during fund raising campaigns.

Sample Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDED CANCELLATION

This endorsement applies to the COMMON POLICY CONDITIONS

PROVISIONS

Section A.2. is deleted in its' entirety and replaced with the following:

- 2.** We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a.** 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b.** 90 days before the effective date of cancellation if we cancel for any other reason.

Sample Policy