

The Insurer agrees, subject to the statements contained in the declarations of the Policy, the burglary-robbery insurance standard conditions attached to the Policy and such additional declarations, exclusions, definitions, limitations, conditions and other terms of this rider, as follows:

**INSURING AGREEMENT**

To indemnify the Insured for all damage to the premises caused by BURGLARY OR ROBBERY or attempt thereof, or by VANDALISM OR MALICIOUS MISCHIEF committed on the same occasion, provided that the Insured is the owner thereof or is liable for such damage.

**EXCLUSIONS**

This insurance does not apply to:

- (a) damage caused by fire or occurring during a fire in the premises;
- (b) damage to glass, or lettering or ornamentation thereon.

**DEFINITIONS**

The following terms, as used in this rider, shall have the respective meanings stated in this section:

"BURGLARY" means the felonious abstraction of property from within the premises by a person making felonious entry therein or exit therefrom by actual force and violence as evidenced by visible marks at the place of such entry or exit.

"ROBBERY" means the felonious taking of property by violence or threat of violence inflicted upon the custodian thereof within the premises or upon a watchman while on duty within the premises.

"PREMISES" means any building situated at the location designated in the declarations and includes permanent fittings and fixtures attached thereto or forming part thereof.

**SPECIAL CONDITIONS**

1. **LIMITS OF INDEMNITY:** The limit of the Insurer's liability for damage is limited to the actual cost of repair of such damage but not exceeding in any event the applicable limit(s) or amount(s) of insurance stated in the declarations. If more than one person or interest is named as the Insured, the Insurer's liability for such damage sustained by all such persons and interests combined shall be limited in the aggregate to the said specified limit(s) or amount(s).
2. **POLICY PERIOD:** This rider shall apply only to damage occurring within the Policy Period defined in the declarations or within any extension thereof under Renewal Certificates issued by the Insurer.
3. The conditions, limitations and other terms expressed in the Insuring Agreements, Exclusions, Definitions and Special Conditions shall prevail wherever they conflict with the Standard Conditions contained in the Policy.
4. **NEWLY ACQUIRED LOCATIONS:** If, during the policy period, the Insured acquires a new location, insurance will apply provided the Insured furnishes the Insurer with full details within 30 days of the date of the acquisition and pays any additional premium.

The Limit of Insurance provided by this condition shall not exceed the lowest Limit of Insurance provided at any insured location.

Except as otherwise provided in this rider, all terms, provisions and conditions of the Policy shall have full force and effect.