

WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED IN FORM R3

The insurance provided by this form is subject to the statements contained on the Declarations Page applicable to this form, the Commercial Crime General Conditions and Definitions (Form R3) and the Limit of Insurance and Exclusions contained in this form.

I. INSURING AGREEMENT

We will pay for

- (1) loss of or damage to "stock" and "equipment" caused by actual or attempted "burglary" or "robbery" of "watchmen", or by vandalism or malicious mischief committed on the same occasion,
 - (a) while the "premises" are not open for business, or
 - (b) within showcases or show windows not opening directly into the interior of the "premises" whether or not the "premises" are open for business,
- (2) damage to the "premises" showcases or show windows caused by such actual or attempted "burglary" or "robbery" of a "watchman", or by such vandalism or malicious mischief committed on the same occasion, if you are the owner of the "premises" or are liable for damage to it.

II. LIMIT OF INSURANCE

The most we will pay for any one "occurrence" is the Limit of Insurance stated on the Declarations Page applicable to this form. However, our liability for loss of:

- (a) any one article of "jewellery" is limited to the amount indicated on the Declarations Page applicable to this form as Limitation on any one article of "jewellery";
- (b) all property contained in any one showcase or show window not opening directly into the interior of the "premises" is limited to the amount indicated on the Declarations Page applicable to this form as Limitation on property contained in any one exterior showcase or show window.

III. EXCLUSIONS

We will not pay for:

- (a) loss or damage caused by fire, or loss occurring during a fire in the "premises", show cases or show windows; or
- (b) damage to glass or damage to lettering, ornamentation, tapes or foils on the glass; or
- (a) loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military power or by any act or condition incident to any of the foregoing; or
- (d) loss or damage due to any nuclear incident as defined in any nuclear liability act, law or statute or an law amendatory thereof, nuclear explosion or contamination by radioactive materiel; or
- (e) loss of or damage to any property you hold as postmaster; or
- (f) loss of or damage to manuscripts, records or accounts, except for blank value; or
- (g) any loss, unless your records are kept in such a manner that we can accurately determine the amount of the loss; or
- (h) loss of or damage to furs, leather goods or articles containing fur or leather which represented their principal value, by removal of such property from within a show case or window display area by a person who has broken the window from outside the "premises" or by an accomplice; or
- (i) loss of or damage to "securities"; or
- (j) loss or damage contributed to by any change in the condition of the risk; or
- (k) loss or damage due to any fraudulent, dishonest or criminal act committed by you, your partner, or an officer, employee, director, trustee, or your authorized representative, whether acting alone or in collusion with others. However, this exclusion does not apply to actual or attempted "burglary" or "robbery" of a "watchman" by persons other than you or your partner.