

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 AGREEMENTS

We will pay for:

A. Inside loss

- (1) loss of "money" and "securities" by their actual destruction, disappearance or unlawful removal from within the "premises" or within any "banking premises";
- (2) loss of or damage to "property" by actual or attempted "safe burglary" or "robbery" within the "premises" and for loss of a locked cash drawer, cash box or cash register by actual or attempted unlawful entry into such container within the "premises" or by the unlawful taking of such container from inside the "premises";
- (3) damage to the "premises" by "safe burglary", "robbery" or unlawful taking, as referred to in (2) above, or by or following actual or attempted unlawful entry into the "premises" provided you are the owner or are liable for such damage to the "premises".

B. Outside loss

- (1) loss of "money" and "securities" by their actual destruction, disappearance or unlawful removal from outside the "premises" while being conveyed by a "custodian" or an armoured motor vehicle company or while within the living quarters in the home of any "custodian";
- (2) loss of or damage to "property" by actual or attempted "robbery" outside the "premises" while such property is being conveyed by a "custodian" or an armoured motor vehicle company or by theft while within the living quarters in the home of any "custodian"

II. LIMIT OF INSURANCE

The most we will pay for any one "occurrence" is the Limit stated on the Declarations Page applicable to this form.

III. EXCLUSIONS

We will not pay for:

- (a) loss or damage by Fire, under Insuring Agreement I A., whether or not such fire is caused by an "occurrence", except to "money", "securities", a safe or vault; or
- (b) damage in glass or damage to lettering, ornamentation, tapes or foils on the glass; or
- (c) 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 any law amendatory thereof, nuclear explosion or contamination by radioactive material; 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 loss; or
- (h) 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 "safe burglary" or "robbery" by persons other than you or your partner, or
- (i) loss due to the giving or surrendering of "money" or "securities" in any exchange or purchase, or due to accounting or arithmetical errors or omissions; or
- (j) loss of "money" contained in coin operated amusement devices or vending machines, unless the amount of "money" deposited within the device or machine is recorded by a continuous recording instrument therein; or
- (k) loss of "money", "securities" or "property" which has been electronically transferred to a person or to a place outside the "premises" on the basis of unauthorized electronic instructions; or
- (l) loss of or damage to "money", "securities" or "property" while in the custody of any armoured motor vehicle company, unless such loss is in excess of the amount recovered or received by you under:
 - (i) your contract with said armoured motor vehicle company;
 - (ii) insurance carried by said armoured motor vehicle company for the benefit of users of its service; and
 - (iii) all other insurance and indemnity in force in whatsoever form, carried by or for the benefit of users of said armoured motor vehicle company's service and then this policy shall cover only such excess; or
- (m) loss due to the surrender of "money", "securities" or "property" away from the "premises" as a result of threat to do:

- (i) bodily harm to any person, or
 - (ii) damage to the "premises" or property you own or hold in any capacity;
- provided, however, these exclusions do not apply under Insuring Agreement I B. if coverage is afforded thereunder to loss of "money", "securities" or "property" while being conveyed by a "custodian" when there was no knowledge by you of any such threat at the time the conveyance was initiated; or
- (n) the defence of any legal proceeding brought against you, or to fees, costs or expenses incurred or paid by you in prosecuting or defending a legal proceeding whether or not such proceeding results or would result in a loss to you covered by this policy, except as may be specifically stated to the contrary in this policy: or
 - (o) potential income, including but not limited to interest and dividends not realized by you because of loss insured under this policy; or
 - (p) all damages of any type for which you are legally liable, except direct compensatory damage. arising from a loss Insured under this policy; or
 - (q) any costs, fees or other expenses incurred by you in establishing the existence of, or amount of loss Insured under this policy.

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