

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 loss of insured property, being "money" "securities" and "property" caused by:

A. Inside loss

- (1) actual or attempted "robbery" of a "custodian" on the "premises", including damage to the "premises" caused by such actual or attempted "robbery";
- (2) "kidnapping";
- (3) theft from a window display area inside the "premises", while the "premises" are open for business, by a thief or an accomplice having broken the window at the time of the theft.

B. Outside loss

- (1) actual or attempted "robbery" of "custodian" away from the "premises" while engaged in his/her regular duties in connection with insured property within Canada or the United States of America;
- (2) theft from within the home of a "custodian" not exceeding the Limit specified on the Declarations Page applicable to this form as Limitation in the home of the custodian. of custodian;
- (3) theft from a night depository safe provided by a bank or trust company for the use of its customers.

If Insured property is specified on the Declarations Page applicable to this form as other than "money". "securities" and "property", we will pay for loss of only the property so specified.

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 caused by fire; or
- (b) damage to 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 if the "custodian" directly in charge of the insured property or any "guard" accompanying the "custodian" is criminally implicated as a principal or an accessory.