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## BURGLARY AND ROBBERY COVERAGE

This endorsement modifies insurance coverage provided under the:  
**S100 Seasonal Dwelling and Contents Coverage Form – Fire**

### INDEMNITY AGREEMENT

If the **Declaration Page** shows that Burglary and Robbery Coverage applies at the location specified, in conjunction with Seasonal Dwelling S100 & S200, Vandalism and Malicious Acts Endorsement, the following perils and limitations apply:

1. **BURGLARY:** This peril means the taking of **personal property** from the **premises** following illegal and forcible entry or exit, leaving visible marks at the point of forced entry or exit.

This peril does not include loss or damage:

- a) to household pets;
  - b) occurring while the building is **under construction** or **vacant** even if permission for construction or vacancy has been given by us;
  - c) caused by any tenant, employee or member of the tenant's household if the part of the **dwelling** containing the property insured normally occupied by **you** is rented to others.
2. **ROBBERY:** This peril means the taking of **personal property** following the use of violence or threat of violence to any person.

This peril does not include loss or damage:

- a) to household pets;
- b) occurring while the building is **under construction** or **vacant** even if permission for construction or vacancy has been given by us;
- c) caused by any tenant, employee or member of the tenant's household if the part of the **dwelling** containing the property insured normally occupied by **you** is rented to others.

All terms and policy conditions and limits of the **Seasonal Dwelling and Contents Form S100** and the **Seasonal Extended Coverage Endorsement S200** apply.

**ALL THE STATUTORY AND ADDITIONAL CONDITIONS OF THE POLICY TO WHICH THIS DOCUMENT IS ATTACHED APPLY.**