

MONEY AND SECURITIES – ROBBERY COVERAGE – INSIDE AND OUTSIDE

The Insurer agrees, subject to the statements contained in the declarations of the policy and the burglary-robbery declarations (both of which are herein referred to as the declarations), 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 AGREEMENTS

1. A – INTERIOR ROBBERY – Indemnity for Loss on the Premises

To indemnify the Insured for all loss of property occasioned by:

- (i) ROBBERY or attempt thereat from a custodian on the premises;
- (ii) THEFT from a window display area inside the building on the premises while the premises are open for business, by the thief or an accomplice having broken the window at the time of the theft.

B – MESSENGER ROBBERY – Indemnity for Loss Away from the Premises

To indemnify the Insured for all loss of property occasioned by:

- (i) ROBBERY or attempt thereat from a custodian away from the premises while engaged in his or her regular duties in connection with such property within Canada or the United States of America;
- (ii) THEFT from within the home of a custodian not exceeding the limit of insurance on such custodian or \$500.00, whichever is less. This limitation shall not apply to "Robbery" as defined herein;
- (iii) THEFT from within a night depository safe provided by a bank or trust company for use of its customers.

C – PAYMASTER ROBBERY – Indemnity for Loss of Payroll

To indemnify the Insured for all loss of money and cheques intended solely for the payroll of the Insured occasioned by:

- (i) ROBBERY or attempt thereat from a custodian while engaged in his or her regular duties in connection with such payroll on or away from the premises but within Canada or the United States of America;
- (ii) ROBBERY from any of the Insured's employees on the premises of such money or cheques in their possession during the day or night on which they are paid, provided there is at the same time a robbery from the custodian or an attempt thereat.

2. EXTENSIONS OF COVERAGE

A – The Insurer agrees to indemnify the Insured for an amount not exceeding 10% of the limit or amount of insurance provided under Insuring Agreement I-C for all loss of property not intended solely for the payroll of the Insured occasioned by ROBBERY or attempt thereat from a custodian while engaged in his or her regular duties in connection with such property on or away from the premises but within Canada or the United States of America.

The insurance under this extension shall be part of and not in addition to the insurance under Insuring Agreement I-C.

B – Kidnapping: Insuring Agreements I-A and I-C shall include the theft of property from within the premises by means of compelling a custodian by violence or threat of violence while outside the premises to admit a person into the premises or to furnish him or her with means of ingress into the premises, provided the loss shall occur before the premises are next open for business.

C – Premises Damage: Insuring Agreements I-A and I-C shall include damage to the premises occasioned by ROBBERY or attempt thereat.

D – Automatic Coverage (Interior Robbery): Insuring Agreement I-A of this rider shall apply to the property covered thereby from any newly occupied premises in Canada or the United States of America occupied by the Insured in addition to the premises described in the Declarations forming part of this policy while the custodian of the Insured is on duty therein during the Policy Period, provided the Insured shall furnish the Insurer with written notice of the occupation of such newly occupied premises within thirty (30) days thereafter, and provided further that the Insured shall pay the Insurer pro rata additional premium for such additional insurance with respect to each such additional premises.

This automatic cover shall not exceed an amount equal to that applicable to the location with the lowest limit or amount of insurance.

EXCLUSIONS

This insurance does not apply:

- (a) to loss caused by fire;
- (b) to damage to glass, or lettering or ornamentation thereon;
- (c) to loss of manuscripts, records or accounts, except for blank value;
- (d) to loss of any property held by the Insured as postmaster;
- (e) if the custodian directly in charge of the property insured or any guard accompanying the custodian is criminally implicated as a principal or an accessory;
- (f) unless records are kept by the Insured in such a manner that the Insurer can accurately determine therefrom the amount of loss.

DEFINITIONS

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

“LOSS” includes damage.

“ROBBERY” means:

- (a) the felonious and forcible taking of insured property
 - (i) by violence inflicted upon the custodian; or
 - (ii) by putting the custodian in fear of violence; or
 - (iii) by any other overt felonious act committed in the presence of the custodian and of which he or she was cognizant at the time, provided such act is not committed by an officer, partner or employee of the Insured.
- (b) the felonious taking of insured property from the custodian who, while having custody of the insured property, has been killed or physically disabled by injuries inflicted maliciously or sustained accidentally.

“CUSTODIAN” means the Insured or partner therein or an officer thereof or any other person who is in the regular employ of and duly authorized by the Insured to have the care and custody of the insured property. In no event shall a person, while acting as a watchman, janitor or porter be considered a custodian.

“GUARD” means any able-bodied person who accompanies the custodian by the direction of the Insured, but who is not a driver of a public conveyance.

“PREMISES” means the interior of that portion of any building described at the location designated in the Declarations and the space surrounding such building occupied solely by the Insured in conducting business.

“PROPERTY” means:

- (a) **“MONEY”** restricted to currency, coins, bank notes and bullion.
- (b) **“SECURITIES”** restricted to all negotiable and non-negotiable instruments or contracts representing either money or other property and includes revenue and other stamps in current use, tokens and tickets but does not include money.
- (c) **“MERCHANDISE”** usual to the Insured’s business described in the Declarations.
- (d) **“FURNITURE AND FIXTURES”** inside the premises and the **“WALLET, BAG, SACHEL, SAFE or CHEST”** in which the insured property is contained while being used by the custodian away from the premises.

SPECIAL CONDITIONS

1. **LIMITS OR INDEMNITY:** The limit of the Insurer's liability for loss shall not exceed 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 loss 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:** The rider shall apply only to the loss or damage occurring within the Policy Period defined in the declarations or within any extension thereof under Renewal Certificate 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.

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