



VALUABLE PAPERS & RECORDS

Refer to the Supplemental Declarations if information is not shown on this form.

AGREEMENT

This form is a part of Policy No. _____.
We will provide the insurance stated in this form in return for **your** payment of the premium due and **your** compliance with all of the **terms** of this policy.

Named Insured _____.

Cause of Loss

We insure the described property against covered causes of loss. Covered causes of loss means risks of direct physical loss except as excluded or limited by **your** policy.

Limit of Insurance

a) **Valuable Papers & Records** not specified in 2 \$ _____.
b) Specified Articles: Describe \$ _____.

DEDUCTIBLE

From each adjusted claim for loss or damage in a single **occurrence**, **we** will deduct \$ _____.

AWAY FROM YOUR PREMISES

We cover the described property away from the **premises** for a limit up to 10% of the amount of insurance for 1 & 2. The amount of insurance for **Valuable Papers and Records** away from **your premises** is raised from 10% to _____ %.

WHAT WE DO NOT PAY FOR

We do not pay for:

1. Loss due to any fraudulent, dishonest or criminal act by **you**, a partner, an officer, director or trustee;
2. Loss resulting from errors or omissions in processing or copying;
3. Loss due to wear & tear;
4. Loss to property which cannot be replaced with other of like kind or quality;
5. Loss due to electrical or magnetic injury, disturbance or erasure of electronic recordings, except by lightning;
6. Loss of property held as samples or for sale or for delivery after sale;
7. Loss of **money** or **securities**.

DEFINITIONS

The following definitions apply to this policy;

Valuable Papers and Records-means written, printed or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages and manuscripts.

Premises-means the interior portion of the building occupied by **you** for business purposes.

Money-means currency, coins, bank notes and bullion, travelers checks, registered checks and money orders held for sale to the public.

Securities-means 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**.