



## MERCANTILE OPEN STOCK BURGLARY

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

For an additional premium, *we* provide coverage under this endorsement subject to the *terms* contained in the General Policy Provisions.

Loc. No.	Location	Limit of Insurance
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*We* pay up to the limit of insurance, less the amount of the following deductible:

DEDUCTIBLE: \$ \_\_\_\_\_.

The coinsurance percentage applicable to loss of merchandise is \_\_\_\_\_ %, subject to a coinsurance limit of \$ \_\_\_\_\_.

### HOW MUCH WE PAY FOR LOSS OR CLAIM

*We* pay for *loss* either by *burglary* or by *robbery of watchman*, while *your* premises are not open for *business*, subject to the General Policy Provisions except Coinsurance Provision, Deductible or any Replacement Cost Provision.

*We* cover merchandise, furniture, fixtures and equipment within *your* premises or within a showcase or show window used by *you* and located outside the *premises* but inside the building line of the building containing the *premises*.

*We* pay for damage to *your premises* and insured property within a showcase or show window either by *burglary*, *robbery of a watchman* or attempted *burglary* if *you* are liable for such damage.

### WHAT WE DO NOT PAY FOR

Under this endorsement *we* do not pay for:

- 1) *loss* due to any fraudulent, dishonest or criminal act by any *insured*, partner, officer, employee, director, trustee or authorized representative.
- 2) *loss* of furs or articles whose principal value is based on fur content when furs or articles have been removed from a showcase or show window, within a showcase or show window if glass has been broken from the outside.
- 3) *loss* occurring while there is any change in the condition of the risk or during a fire in the premises.
- 4) damage by vandalism.
- 5) *loss*, other than to a safe or vault, by fire whether or not such fire is caused by, contributed to or arises out of the *occurrence* of a hazard insured against.
- 6) *loss* of manuscripts, books of account or records.

**DEFINITIONS**—The following definitions apply to this policy:

**Premises**-means the interior portion of the building that is occupied by *you* in conducting *your business*.

**Burglary** - means the illegal removal of *your* insured property from *your premises* by a person who enters or exits *your premises* using actual force and violence. The force and violence must leave visible marks at the place of entry or exit.

**Robbery of a Watchman**-means taking insured property by violence or threat of violence upon a watchman employed exclusively by *you*. The watchman must be on duty within the premises.

**Loss**-includes damage.

**Jewelry**-means watches, necklaces, bracelets, gems, precious or semi-precious stones, and other jewelry, including articles containing one or more gems and articles of gold or platinum.