

BURGLARY AND ROBBERY COVERAGE

Insuring Agreement

If the "Declaration Page" shows that Burglary and Robbery Coverage applies at the location specified, 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.

We will pay up to \$500 of the amount of insurance on your personal property for damage to the building caused by burglary.

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.

Additional Condition

The "Special Limits Applicable to some Personal Property" section of the policy to which this coverage is attached apply to loss or damage insured under this coverage endorsement.

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