

CHANGE ENDORSEMENT**INSURING COMPANY:**

FIDELITY AND GUARANTY INSURANCE COMPANY

Named Insured: ROWELL ESTATES A CONDOMINIUM
ASSOCIATION**Policy Number:** BIP-8T468519-23-42**Policy Effective Date:** 09/30/2023**Policy Expiration Date:** 09/30/2024**Issue Date:** 10/17/2023**ADDITIONAL Premium \$** 269.00

Effective from 09/30/23 at the time of day the policy becomes effective.

THIS INSURANCE IS AMENDED AS FOLLOWS:**Property - Changed**

On the Travelers Property Coverage Part Declarations, one or more Additional Coverages and/or Optional Coverages is/are changed. Refer to Declarations page attached.

Under the Travelers Property Coverage Part, Forgery and Alteration coverage is changed. Refer to form(s) attached.

Under the Travelers Property Coverage Part, Money and Securities Inside Premises coverage is changed. Refer to form(s) attached.

Under the Travelers Property Coverage Part, Money and Securities Outside Premises coverage is changed. Refer to form(s) attached.

Under the Travelers Property Coverage Part, Money Orders and Counterfeit Paper coverage is changed. Refer to form(s) attached.

Under the Travelers Property Coverage Part, Employee Theft Limited coverage is changed. Refer to form(s) attached.

Forms - Added

The following forms and/or endorsements is/are included with this change. These forms are added to forms already existing on the policy:

IL T0 07 09 87

IL T4 23 07 18

Forms - Changed

The following forms and/or endorsements is/are included with this change. These forms replace forms already existing on the policy:

TP T0 34 01 23

TP T3 82 07 18

NAME AND ADDRESS OF AGENT OR BROKER

KINGSTON INS AGENCY INC

PO BOX 108

KINGSTON

NH 03848

Countersigned by

Authorized RepresentativeDATE: 10/17/2023

CHANGE ENDORSEMENT

Policy Number: BIP-8T468519-23-42
Policy Effective Date: 09/30/2023
Policy Expiration Date: 09/30/2024
Issue Date: 10/17/2023

Forms - Deleted

The following forms and/or endorsements is/are deleted from the policy:

PN T2 83 07 05

PN U4 34 07 22

TP T0 29 07 18

Rates and/or Premiums - Changed

Rates and/or premiums have been changed to reflect a change in the exposure and/or rating procedure.

COMMON POLICY DECLARATIONS**POLICY NO.:** BIP-8T468519-23-42**ISSUE DATE:** 10/17/2023**BUSINESS:** Residential Con**INSURING COMPANY:** FIDELITY AND GUARANTY INSURANCE COMPANY**1. NAMED INSURED AND MAILING ADDRESS:**ROWELL ESTATES A CONDOMINIUM
ASSOCIATION
PO BOX 446
KINGSTON NH 03848-0446**2. POLICY PERIOD:** From 09/30/2023 to 09/30/2024 12:01 A.M. Standard Time at your mailing address.**3. DESCRIPTION OF PREMISES:**

PREM. LOC.NO.	BLDG. NO.	OCCUPANCY
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ADDRESS

(same as Mailing Address unless specified otherwise)

SEE IL T0 20 02 05

4. COVERAGE PARTS AND SUPPLEMENTS FORMING PART OF THIS POLICY AND INSURING COMPANIESCOVERAGE PARTS and SUPPLEMENTS
Travelers Property Coverage Part
Commercial General Liability Coverage Part**INSURING COMPANY**

SFG

SFG

Directors & Officers Coverage Supplement

SFG

5. The COMPLETE POLICY consists of this declarations and all other declarations, and the forms and endorsements for which symbol numbers are attached on a separate listing.**6. SUPPLEMENTAL POLICIES:** Each of the following is a separate policy containing its complete provisions.POLICY
DIRECT BILL

POLICY NUMBER

INSURING COMPANY

7. PREMIUM SUMMARY:

Provisional Premium	\$	19,999.00
Due at Inception	\$	
Due at Each	\$	

NAME AND ADDRESS OF AGENT OR BROKER
KINGSTON INS AGENCY INC FH614
PO BOX 108
KINGSTON**COUNTERSIGNED BY:**

NH 03848

Authorized Representative
10/17/2023

DATE: _____

POLICY NUMBER: BIP-8T468519-23-42

EFFECTIVE DATE: 09/30/2023

ISSUE DATE: 10/17/2023

LISTING OF FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS

THIS LISTING SHOWS THE NUMBER OF FORMS, SCHEDULES AND ENDORSEMENTS
BY LINE OF BUSINESS

*	IL T0 07 09 87	CHANGE ENDORSEMENT
*	IL T4 23 07 18	COMMON POLICY DECLARATIONS
	IL T4 24 07 18	RENEWAL CERTIFICATE
	TP T0 01 07 18	TRAVELERS PROPERTY COVERAGE PART DECLARATIONS
*	IL T8 01 01 01	FORMS ENDORSEMENTS AND SCHEDULE NUMBERS
	IL T4 25 07 18	COMMON POLICY CONDITIONS
	IL T0 20 02 05	ADDITIONAL LOCATIONS

BUSINESSOWNERS

	TP T1 30 07 18	TABLE OF CONTENTS - TRAVELERS PROPERTY COVERAGE PART
	TP T1 03 07 18	AMENDATORY PROVISIONS CONDOMINIUM ASSOCIATION COVERAGE
	CP T3 81 01 21	FEDERAL TERRORISM RISK INSURANCE ACT DISCLOSURE
	TP T3 63 07 18	POWER PAC PREMIER
	TP T3 79 07 18	CAUSES OF LOSS - EQUIPMENT BREAKDOWN
*	TP T3 82 07 18	CRIME ADDITIONAL COVERAGES
	TP T1 00 07 18	TRAVELERS PROPERTY COVERAGE FORM
	TP T1 01 07 18	TRAVELERS BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
	TP T4 42 07 18	NEW HAMPSHIRE CHANGES - DEFINITIONS
	TP T1 71 07 18	BUILDING OWNERS ENDORSEMENT
	CP 01 02 03 22	NEW HAMPSHIRE CHANGES
	CP 01 69 03 11	NH STANDARD FIRE POLICY PROVISIONS

COMMERCIAL GENERAL LIABILITY

	CG T0 01 11 03	COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS
	CG U0 15 07 21	CONDO COMM ASSOC D&O LIAB DECLARATIONS
	CG T0 07 04 09	DECLARATIONS PREMIUM SCHEDULE
	CG T0 34 02 19	TABLE OF CONTENTS - COMMERCIAL GENERAL LIABILITY COVERAGE FORM CG T1 00 02 19
	CG U0 16 07 21	CONDO COMM ASSOC D&O LIAB COV TOC
	CG T1 00 02 19	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
	CG T1 38 07 21	CONDO COMM ASSOC D&O LIAB COV FORM
	CG 20 04 11 85	ADDITIONAL INSURED - CONDOMINIUM UNIT OWNERS
	CG D2 37 02 19	EXCLUSION - REAL ESTATE DEVELOPMENT ACTIVITIES - COMPLETED OPERATIONS
	CG D9 10 09 21	AMENDMENT OF INTELLECTUAL PROPERTY EXCLUSION
	CG F9 95 07 21	NH CHNGS-CONDO COMM ASSOC D&O LIAB
	CG D2 03 12 97	AMEND - NON CUMULATION OF EACH OCC
	CG D2 43 01 02	FUNGI OR BACTERIA EXCLUSION

* TEXT IN THIS FORM HAS CHANGED, OR THE FORM WAS NOT ON POLICY BEFORE.

POLICY NUMBER: BIP-8T468519-23-42

EFFECTIVE DATE: 09/30/2023

ISSUE DATE: 10/17/2023

COMMERCIAL GENERAL LIABILITY (CONTINUED)

CG D4 21 07 08	AMEND CONTRAL LIAB EXCL - EXC TO NAMED INS
CG D6 18 10 11	EXCLUSION - VIOLATION OF CONSUMER FINANCIAL PROTECTION LAWS
CG D1 42 02 19	EXCLUSION - DISCRIMINATION
CG F9 42 09 20	NEW HAMPSHIRE CHANGES - COMMERCIAL GENERAL LIABILITY COVERAGE FORM

MULTIPLE SUBLINE ENDORSEMENTS

CG T3 33 11 03	LIMITATION WHEN TWO OR MORE POLICIES APPLY
CG 01 52 04 17	NEW HAMPSHIRE CHANGES - PREMIUM AUDIT CONDITION

INTERLINE ENDORSEMENTS

IL T0 63 07 22	ACTUAL CASH VALUE
IL T3 68 01 21	FEDERAL TERRORISM RISK INSURANCE ACT DISCLOSURE
IL T4 12 03 15	AMNDT COMMON POLICY COND-PROHIBITED COVG
IL T4 14 01 21	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL T4 27 06 19	ADDITIONAL BENEFITS
IL T4 40 10 20	PROTECTION OF PROPERTY
IL 00 21 09 08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
IL 01 35 03 22	NEW HAMPSHIRE CHANGES - CANCELLATION AND NONRENEWAL
IL 01 87 09 07	NEW HAMPSHIRE CHANGES - CONCEALMENT, MISREPRESENTATION OR FRAUD
IL T9 11 01 89	NEW HAMPSHIRE - CHANGES

POLICY HOLDER NOTICES

PN T4 54 01 08	IMPORTANT NOTICE REGARDING INDEPENDENT AGENT AND BROKER COMPENSATION
PN U4 37 03 22	NOTICE OF CHANGE IN POLICY TERMS AMENDMENT OF INTELLECTUAL PROPERTY EXCLUSION
PN MP 38 01 11	IMPORTANT NOTICE - JURISDICTIONAL INSPECTIONS

* TEXT IN THIS FORM HAS CHANGED, OR THE FORM WAS NOT ON POLICY BEFORE.

TRAVELERS PROPERTY



TRAVELERS PROPERTY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CRIME ADDITIONAL COVERAGES

This endorsement modifies insurance provided under the following:

TRAVELERS PROPERTY COVERAGE FORM

- A.** The following Crime Additional Coverages are added to Section **A.5., Additional Coverages**, if a Limit of Insurance is shown for the applicable Additional Coverage in the Crime Additional Coverage Schedule. Under Section **A.2., Property Not Covered**, Paragraph **a.** does not apply to these Crime Additional Coverages:

Employee Theft

- (1) We will pay for loss of or damage to "money", "securities" and other personal property not otherwise excluded, that you own, lease or hold for others, resulting directly from theft committed by an "employee", to your deprivation, whether the "employee" is identified or not and whether the "employee" is acting alone or in collusion with other persons.
- (2) Under this coverage, all loss caused by, or involving, one or more "employees", whether the result of a single act or series of acts, will be considered one occurrence.
- (3) This coverage applies only if you provide us with a detailed, sworn proof of loss within 120 days after you discover a loss or situation that may result in loss.
- (4) The most we will pay for loss in any one occurrence under this coverage is the Limit of Insurance shown in the Crime Additional Coverage Schedule for Employee Theft.

Forgery or Alteration

- (1) We will pay for loss resulting directly from "forgery" or alteration of, on or in any checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:
 - (a) Made or drawn by or drawn upon you;
 - (b) Made or drawn by one acting as your agent;or that are purported to have been so made or drawn.
- (2) Under coverage, occurrence means all loss caused by any person or in which that person is involved, whether the loss involves

one or more instruments, will be considered one occurrence.

- (3) This coverage applies only if you provide us with a detailed, sworn proof of loss within 120 days after you discover a loss or situation that may result in loss.
- (4) The most we will pay for loss in any one occurrence under this coverage is the Limit of Insurance shown in the Crime Additional Coverage Schedule for Forgery or Alteration.
- (5) If you are sued for refusing to pay any instrument covered in Paragraph (1) of this coverage, on the basis that it has been forged or altered, and you have our written consent to defend against the suit, we will pay for any reasonable legal expenses that you incur and pay in that defense. The amount we will pay for such legal expenses is in addition to the Limit of Insurance applicable to this coverage. The Deductible applicable to this Additional Coverage does not apply to these legal expenses.

Theft, Disappearance and Destruction of Money and Securities

- (1) We will pay for loss resulting directly from theft, disappearance or destruction of "money" and "securities" that you own or hold for others:
 - (a) At the described premises or the premises of a bank or savings institution; or
 - (b) At any other location, or in transit, in your care and custody, in the care and custody of your partners or "employees", or in the care and custody of an armored motor vehicle company.
- (2) Under this coverage, all loss caused by an act or series of related acts involving one or more persons, or by an act or event or series of related acts or events not involving any person, will be considered a single occurrence.
- (3) This coverage applies only if you provide us with a detailed, sworn proof of loss within

TRAVELERS PROPERTY

120 days after you discover a loss or situation that may result in loss to which this Additional Coverage applies.

- (4) The most we will pay in any one occurrence under this coverage for loss of "money" and "securities":
- (a) At the described premises or the premises of a bank or savings institution is the Limit of Insurance shown in the Crime Additional Coverage Schedule for Theft, Disappearance and Destruction of Money and Securities – Inside Premises;
 - (b) At any other location, or in transit, is the Limit of Insurance shown in the Crime Additional Coverage Schedule for Theft, Disappearance and Destruction of Money and Securities – Outside Premises.
- (5) The insurance provided under this Additional Coverage for "money" and "securities" in the care and custody of an armored motor vehicle company applies only to the amount of loss that you cannot recover:
- (a) Under your contract with the armored motor vehicle company; and
 - (b) From any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

Money Orders and Counterfeit Paper Currency

- (1) We will pay for loss resulting directly from your acceptance in good faith of the following in exchange for merchandise, "money" or services:
- (a) Money orders, including counterfeit money orders, of any post office, express company or bank that are not paid upon presentation; and
 - (b) Counterfeit paper currency that is acquired during the regular course of business.
- (2) Under this coverage, all loss caused by an act or series of related acts involving one or more persons, or by an act or event or series of related acts or events not involving any person, will be considered a single occurrence.
- (3) This coverage applies only if you provide us with a detailed, sworn proof of loss within 120 days after you discover a loss or situation that may result in loss.

- (4) The most we will pay for loss in any one occurrence under this coverage is the applicable Limit of Insurance shown in the Crime Additional Coverage Schedule for Money Orders and Counterfeit Paper Currency.

B. The following exclusions apply to the Crime Additional Coverages provided in Section **A.** of this endorsement. Except as provided in exclusion **1.a.** below, none of the Paragraph **B., Exclusions** or Paragraph **A.4., Limitations** of the Travelers Property Coverage Form apply to the Crime Additional Coverages.

- 1.** We will not pay under any of the Crime Additional Coverages for:
- a.** Loss caused by or resulting from any of the following to the extent these causes of loss are otherwise excluded under the exclusions in Paragraph **B.** of the Travelers Property Coverage Form;
 - (1) Certain Computer-related Losses;
 - (2) Governmental Action;
 - (3) Nuclear Hazard; and
 - (4) War and Military Action.
 - b.** Loss caused by or resulting from any dishonest or criminal act by you or any of your partners, whether acting alone or in collusion with others.
 - c.** Loss caused by or resulting from any dishonest or criminal act by any of your "employees", directors, trustees or authorized representatives:
 - (1) Whether acting alone or in collusion with others; or
 - (2) While performing services for you or otherwise;except as provided under the Employee Theft Crime Additional Coverage.
 - d.** Indirect loss including any loss resulting from:
 - (1) Your inability to realize income that you would have realized had there been no loss of, or loss from damage to, the property;
 - (2) Payment of damages of any type for which you are legally liable. But we will pay for compensatory damages arising directly from a loss covered under the Crime Additional Coverages; or

- (3) Payment of costs, fees or other expenses you incur in establishing either the existence or amount of loss under the Crime Additional Coverages.
- e. Legal expenses, except as provided under the Forgery or Alteration Crime Additional Coverage.
- 2. We will not pay under the Employee Theft Crime Additional Coverage for:
 - a. Loss caused by any "employee" of yours, or predecessor in interest of yours, for whom similar prior insurance has been cancelled and not reinstated since the last such cancellation.
 - b. Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon an inventory computation or a profit and loss computation. However, where you establish wholly apart from such computations that you have sustained a loss, then you may offer your inventory records and actual physical count of inventory in support of the amount of loss claimed.
 - c. Loss resulting directly or indirectly from trading, whether in your name or in a genuine or fictitious account.
 - d. Loss resulting from the fraudulent or dishonest signing, issuing, cancelling or failing to cancel, a warehouse receipt or any papers connected with it.
- 3. We will not pay under the Theft, Disappearance and Destruction of Money and Securities Crime Additional Coverage for:
 - a. Loss caused by or resulting from accounting or mathematical errors or omissions.
 - b. Loss caused by or resulting from the giving or surrendering of the property in any exchange or purchase.
 - c. Loss of or damage to property after the property has been transferred or surrendered to a person or place outside the described premises or the premises of a banking or savings institution:
 - (1) On the basis of unauthorized instructions; or
- (2) As a result of a threat to do bodily harm to any person or damage to any property.

But this exclusion does not apply to loss of "money" or "securities" outside of the described premises or the premises of a banking or savings institution in your care and custody or the care and custody of your partners or "employees" if:

 - (3) You had no knowledge of any threat at the time the conveyance began; or
 - (4) You had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.
- d. Loss caused by you or anyone acting on your express or implied authority voluntarily parting with possession of or title to the property.
- e. Loss of "money" contained in any "money" operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.
- C. Section **D. DEDUCTIBLES** is amended by the addition of the following, but only with respect to the Crime Additional Coverages endorsement:

We will not pay for loss in any one occurrence under the Crime Additional Coverages until the amount of loss exceeds the applicable Deductible shown in the Crime Additional Coverage Schedule. We will then pay the amount of loss in excess of the Deductible, up to the applicable Limit of Insurance.
- D. In addition to the conditions that apply to the Travelers Property Coverage Form:
 - 1. The following conditions apply to the Crime Additional Coverages provided in Section **A.** of this endorsement:
 - a. **Cancellation as to any Employee**

The insurance provided under the Crime Additional Coverages is cancelled as to any "employee":

 - (1) Immediately upon discovery by:
 - (a) You; or
 - (b) Any of your partners, members, managers, officers, directors or trustees not in collusion with the "employee";

of theft or any other dishonest act committed by the "employee" whether before or after becoming employed by you.

- (2) On the date specified in a notice mailed or delivered to the first Named Insured. That date will be at least 30 days after the date of mailing or delivery. We will mail or deliver our notice to the first Named Insured at the last mailing known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

b. Amended Duties in the Event of Loss or Damage Condition

Under the Duties in the Event of Loss or Damage Condition in Section **E.3.** of the Travelers Property Coverage Form, the duty to notify the police if a law has been broken does not apply to the Employee Theft or the Forgery or Alteration Crime Additional Coverages.

c. Extended Period to Discover Loss

We will pay for loss that you sustain prior to the date this insurance terminates or is cancelled which is discovered by you no later than one year from the date of that termination or cancellation. However, this extended period to discover loss terminates immediately upon the effective date of any other insurance obtained by you replacing in whole or in part the insurance afforded hereunder, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

d. Amended Legal Action Against Us Condition

The Legal Action Against Us Additional Condition in Section **F.4.** of the Travelers Property Coverage Form is amended as follows:

The time period during which a legal action involving loss under the Crime Additional Coverages may be brought against us will not begin until the date on which the loss is discovered. In addition, no one may bring a legal action against us involving loss under the Crime Additional Coverages until 90 days after you have filed proof of loss with us.

e. Loss Sustained During Prior Insurance

- (1) If you, or any predecessor in interest, sustained loss during the period of any prior crime coverage insurance that you or the predecessor in interest could have recovered under that insurance, except that the time within which to discover loss had expired, we will pay for it under the applicable Crime Additional Coverage provided in Section **A.** of this endorsement, provided:

- (a) The Crime Additional Coverage became effective at the time of cancellation or termination of the prior insurance; and

- (b) The loss would have been covered under the Crime Additional Coverage had it been in effect when the acts or events causing the loss were committed or occurred.

- (2) The insurance under this condition is included in and does not increase the Limits of Insurance applying to the Crime Additional Coverages and is limited to the lesser of the amount recoverable under:

- (a) The applicable Crime Additional Coverage as of its effective date; or

- (b) The prior crime coverage insurance had it remained in effect.

f. Amended Policy Period, Coverage Territory Condition

The following is added to the Policy Period, Coverage Territory Additional Condition in Section **F.8.** of the Travelers Property Coverage Form:

Subject to the above Loss Sustained During Prior Insurance Condition, we will pay for loss under the Crime Additional Coverages that you sustain through acts committed or events occurring:

- (1) During the policy period and discovered by you:

- (a) During the policy period; or

- (b) During the period of time provided in the Extended Period

To Discover Loss Condition above;

and

(2) Within the Coverage Territory. However:

(a) Under the Employee Theft Crime Additional Coverage, we will pay for loss caused by any "employee" while temporarily outside of the Coverage Territory for a period of not more than 90 days.

(b) Under the Forgery or Alteration Crime Additional Coverage, the Coverage Territory is extended to include anywhere in the world.

g. Loss Covered Under a Crime Additional Coverage and Prior Crime Insurance Issued by the Company or any Affiliate

If any loss is covered:

(1) Partly by a Crime Additional Coverage provided in Section A. of this endorsement; and

(2) Partly by any prior cancelled or terminated crime insurance that we or any affiliate had issued to you or any predecessor in interest;

the most we will pay is the larger of the amount recoverable under the Crime Additional Coverage or the prior insurance.

h. Non-Cumulation of Limit of Insurance

Regardless of the number of years the Crime Additional Coverages remain in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

i. Amended Other Insurance Condition

With respect only to the Crime Additional Coverages, the Other Insurance Additional Condition in Section F.7. of the Travelers Property Coverage Form is replaced by the following:

The Crime Additional Coverages do not apply to loss recoverable or recovered under other insurance or indemnity. However, if the limit of the other insurance or indemnity is insufficient to cover the entire amount of the loss, this insurance provided under the applicable

Crime Additional Coverage will apply to that part of the loss, other than that falling within any deductible amount, not recoverable or recovered under the other insurance or indemnity. However, this insurance will not apply to the amount of loss that is more than the Limit of Insurance that applies to that Crime Additional Coverage.

j. Amended Transfer of Rights of Recovery Against Others To Us Condition

The Transfer of Rights of Recovery Against Others to Us Additional Condition in Section F.9. of the Travelers Property Coverage Form applies to the Crime Additional Coverages except you may not, at any time, waive your rights to recover damages from another party for any loss you sustained and for which we have paid or settled under the Crime Additional Coverages.

k. Amended Valuation Condition

The following is added to the Loss Payment – Building and Personal Property Condition in Section E.4. of the Travelers Property Coverage Form

In the event of loss, we will determine the value of:

(1) "Money" at its face value. We may, at our option, pay for loss of "money" issued by any country other than the United States of America:

(a) At face value in the "money" issued by that country; or

(b) In the United States of America dollar equivalent determined by the rate of exchange on the day the loss was discovered.

(2) "Securities" at their value at the close of business on the day the loss was discovered. We may, at our option:

(a) Pay the value of such "securities" or replace them in kind, in which event you must assign to us all of your rights, title and interest in and to those "securities"; or

(b) Pay the cost of any Lost Securities Bond required in connection with issuing

duplicates of the "securities". However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:

(i) Value of the "securities" at the close of business on the day the loss was discovered; or

(ii) Limit of Insurance.

I. Sole Benefit

The insurance provided under the Crime Additional Coverages is for your sole benefit only. It provides no rights or benefits to any other person or organization. Any claim for loss that is covered under this insurance must be presented by you.

2. The following additional conditions apply to the Forgery or Alteration Crime Additional Coverage:

a. Electronic and Mechanical Signatures

We will treat signatures that are produced or reproduced electronically, mechanically or by other means the same as handwritten signatures.

b. Proof of Loss

You must include with your proof of loss any instrument involved in that loss, or, if that is not possible, an affidavit setting forth the amount and cause of loss.

3. The following additional conditions apply to Employee Theft Additional Coverage if such options are indicated by an "X" in the Crime Additional Coverage Schedule:

a. Non-compensated Officers

The definition of "employee" under Paragraph E. of this endorsement includes your non-compensated officers.

b. Property Manager

The definition of "employee" under paragraph E. of this endorsement includes:

(1) Each natural person, partnership or corporation you appoint in writing to act as your agent in the capacity of Property Manager for Covered Property, but only while acting on your behalf or while in possession of

Covered Property. These natural persons, partnerships or corporations are not covered for faithful performance of duty, even in the event that this insurance may have been amended by endorsement to provide such coverage on other "employees" as defined in Paragraph E. of this endorsement. The only Covered Cause of Loss for any agent is Employee Theft.

(2) Each such agent and the partners, officers and employees of that agent are considered to be, collectively, one "employee" for the purposes of this insurance. However, the Cancellation As To Any Employee Condition under Paragraph D.1.a of this endorsement applies individually to each of them.

(3) The most we will pay under this insurance for loss in any one occurrence caused by an agent included as an "employee" is the Limit of Insurance applicable to Employee Theft.

(4) Payments under this insurance are included in and do not increase the applicable Limits of Insurance for Employee Theft

c. Volunteer Workers

The definition of "employee" under Paragraph E. of this endorsement is changed to include any non-compensated natural person:

(1) Other than one who is a fund solicitor, while performing services for you that are usual to the duties of an "employee"; or

(2) While acting as a fund solicitor during fund raising campaigns.

E. The following definitions are added to the **DEFINITIONS** Section, but only with respect to the Crime Additional Coverages provided under this endorsement:

"Employee"

a. "Employee" means:

(1) Any natural person:

(a) While in your service and for 30 days after termination of service; and

- (b) Who you compensate directly by salary, wages or commissions; and
 - (c) Who you have the right to direct and control while performing services for you;
- (2) Any natural person who is furnished temporarily to you:
- (a) To substitute for a permanent "employee" as defined in paragraph (1) above, who is on leave; or
 - (b) To meet seasonal or short-term work load conditions;
- while that person is subject to your direction and control and performing services for you excluding, however, any such person while having care and custody of property outside the described premises.
- (3) Any natural person who is leased to you under a written agreement, between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as defined in paragraph (2) above;
- (4) Any natural person who is:
- (a) A trustee, officer, employee, administrator or manager, except an administrator or manager who is an independent contractor, of any employee benefit plan insured under this insurance; or
 - (b) Your director or trustee while that person is handling funds or other property of any "employee benefit plan" insured under this insurance.

- (5) Any natural person who is a former "employee", director, partner, member, manager, representative or trustee retained as a consultant while performing services for you; or
 - (6) Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside the premises.
- b. But "employee" does not mean any:
- (1) Agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
 - (2) Manager, director or trustee except while performing acts coming within the scope of the usual duties of an "employee".

"Forgery" means the signing of the name of another person or organization with intent to deceive. It does not mean a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity, for any purpose.

"Money" means:

- a. Currency, coins and bank notes in current use; and
- b. Traveler's checks, register checks and money orders held for sale to the public.

"Securities" means negotiable and non-negotiable instruments or contracts representing either "Money" or other property and includes tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use, and evidences of debt issued in connection with credit or charge cards which are not of your own issue. But Securities does not include "Money" or lottery tickets held for sale.

CRIME ADDITIONAL COVERAGES SCHEDULE

Crime Additional Coverage	Limit of Insurance
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Employee Theft:	\$400,000
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Non-compensated Officers
Included
Property Managers Included
Volunteer Workers Included

Forgery or Alteration:	\$400,000
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Theft, Disappearance and Destruction of Money and Securities:

- | | |
|---------------------|-----------|
| • Inside Premises: | \$400,000 |
| • Outside Premises: | \$400,000 |

Money Orders and Counterfeit Paper Currency:	\$400,000
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Deductible: \$5,000