

## CRIME COVERAGE

# REDUCTION IN AMOUNT OF INSURANCE – THEFT, ROBBERY OR BURGLARY – CLOSED PREMISES

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold have special meaning as defined below or in the Form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Crime 1.0 or Crime 2.0 Form and is subject to all terms, conditions, limitations and exclusions of such Form.

The Amount of Insurance applicable to loss of or damage to **money** and **securities**, as provided under Items 2.1. a. and 2.2. a. of Coverage 2. – Theft, Robbery or Burglary, is limited to the Amount of Insurance specified in the Declaration Page(s) for this endorsement, when the **premises** are not open for business and a **messenger** is not on duty therein. This limitation does not apply if the **money** or **securities** is within a minimum Class II locked safe.

For purposes of this endorsement, Item 14. **Messenger** provided under the DEFINITIONS Section of the Crime Form is deleted and replaced by the following:

**Messenger** means the Insured or a partner of the Insured or any **employee** who is duly authorized by the Insured to have the care and custody of the property insured under this Form within the **premises**. **Messenger** does not include any person acting as a watchman, porter or janitor.

All other terms and conditions of the Policy remain unchanged.