

# CREDIT CARD FORGERY COVERAGE

This Endorsement Changes The Bond. Please Read it Carefully.

Certain words and phrases that appear in bold have special meaning as defined in the Intact 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.

It is hereby understood and agreed that:

1. This **"Bond"** is amended by adding the following **Insuring Agreement**:

## **CREDIT CARD FORGERY COVERAGE**

Loss of **"Property"** sustained by an **"Insured"** resulting directly from **"Forgery"** or alteration of, on, or in any written instrument required in connection with any **"Credit Card"** issued either to the **"Insured"** or, at the request of the **"Insured"**, to any **"Employee"** of the **"Insured"**. However, coverage shall apply only if the person or entity to whom the **"Credit Card"** was issued has fully complied with the provisions, conditions and other terms under which such **"Credit Card"** shall have been issued.

2. For the purpose of this endorsement:

**"Credit Card"** means a physical card issued by a financial institution (other than an **"Insured"**), retail store or other business, containing unique identification or other verifiable security features to prevent fraud, used to facilitate repeated borrowing or purchasing of goods or service without cash and to pay at a later date. However, it does not mean a debit card, stored value or pay safe card, convenience card, e-money, e-currency, or other electronic or digital cash card other than that expressly described in this definition.

3. The **"Underwriter's"** total liability for each loss under the foregoing **Credit Card Forgery Coverage Insuring Agreement**, is limited to the amount stated in the Declaration Page(s) for this Endorsement.
4. The Deductible applicable for each loss is the amount stated in the Declaration Page(s) for this Endorsement.

All other terms and conditions of this Policy remain unchanged.