

MESSENGER, COURIER AND MAIL (INCLUDING SECURITIES IN BEARER FORM) ENDORSEMENT

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.

In consideration of the payment of the premium, it is hereby understood and agreed that **Insuring Agreement C: In Transit – Messenger, Courier and Mail** is deleted in its entirety and replaced as follows:

Insuring Agreement C: In Transit – Messenger, Courier and Mail

Loss of **“Property”** resulting directly from robbery, common-law or statutory larceny, theft, misplacement, mysterious unexplainable disappearance, being lost or made away with, and damage thereto or destruction thereof, while the **“Property”** is in transit anywhere in the custody of:

- (a) a natural person acting as a messenger of the **“Insured”** (or another natural person acting as messenger or custodian during an emergency arising from the incapacity of the original messenger);
- (b) a **“Transportation or Courier Company”**:
 - (i) while being transported in an armoured motor vehicle; or
 - (ii) while being transported in other than an armoured motor vehicle but limiting the **“Property”** covered to: records (in written or electronic form); unendorsed and fully registered **“Certificated Securities”**; **“Negotiable Instruments”** in non-bearer form or restrictively endorsed; **“Negotiable Instruments”** in bearer form provided they are being sent via a computerized or electronic tracking and tracing method; or
- (c) a postal service, including Canada Post, the United States Postal Service, or official postal services provided by other countries, but limiting the **“Property”** covered to:
 - (i) records (in written or electronic form);
 - (ii) any unendorsed and registered **“Certificated Securities”**;
 - (iii) **“Negotiable Instruments”** in non-bearer form or restrictively endorsed; and
 - (iv) **“Negotiable Instruments”** in bearer form, being sent via registered mail or registered air mail.

For loss covered under sub-paragraphs (b) a **“Transportation or Courier Company”**, and (c) a postal service, the Deductible Amount shall be waived.

Coverage under this **Insuring Agreement** begins immediately upon the receipt of such **“Property”** by the natural person, **“Transportation or Courier Company”**, or postal service, and ends immediately upon delivery to the designated recipient or its agent, or in the event of non-delivery, ends upon return to the premises of the **“Insured”**, or of any covered **“Agent”** provided that coverage is carried under **Insuring Agreement H: Agent Fidelity**.

All other terms and conditions of the policy remain unchanged.