EXPANDED DEFINITION OF PROPERTY

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 sub-paragraph (n) of **Section 1. DEFINITIONS** is deleted in its entirety and replaced by the following:

(n) "Property" means "Money", "Certificated Securities", "Uncertificated Securities" of any Federal Reserve Bank of the United States of America, depository acknowledgements of The Canadian Depository For Securities Limited (CDS), "Negotiable Instruments", Non-Negotiable Instruments, "Certificates of Deposit", "Documents of Title", "Acceptances", "Evidences of Debt", "Security Agreements", Withdrawal Orders, "Certificates of Origin or Title", "Letters of Credit", insurance policies, abstracts of title, deeds and mortgages on real estate, revenue and other stamps, tokens, unsold federal, provincial or state lottery tickets, books of account and other records whether recorded in writing or electronically, gems, jewellery, precious metals of all kinds and in any form, and tangible items of personal property which are not hereinbefore enumerated.

All other terms and conditions of the policy remain unchanged.