

CRIME – DAMAGE TO BUILDINGS BY BURGLARY OR ROBBERY

Attached to and forming part of this Policy

INDEMNITY AGREEMENT

The Insurer agrees to indemnify the Insured for all damage to the premises caused by BURGLARY OR ROBBERY or attempt thereof, or by VANDALISM OR MALICIOUS ACTS committed on the same occasion, provided that the Insured is the owner thereof or is liable for such damage.

LIMITS OF INDEMNITY

The limit of the Insurer's liability for damage is limited to the actual cost of repair of such damage but not exceeding in any event the applicable limit(s) or amount(s) of insurance stated in the Declarations. If more than one person or interest is named as the Insured, the Insurer's liability for such damage sustained by all such persons and interests combined shall be limited in the Aggregate to the said specified limit(s) or amount(s).

POLICY PERIOD

This Rider shall apply only to loss or damage occurring within the Policy Period defined in the Declarations or within any extension thereof under Renewal Certificate issued by the Insurer.

EXCLUSIONS

This insurance does not apply to:

- (a) damage caused by fire or occurring during a fire in the premises;
- (b) damage to glass, or lettering or ornamentation thereon.

DEFINITIONS

The following terms, as used in this Rider, shall have the respective meanings stated in this section:

"Burglary" means the felonious abstraction of property from within the premises by a person making felonious entry therein or exit therefrom by actual force and violence as evidenced by visible marks at the place of such entry or exit;

- (a) "Robbery" means the felonious taking of property by violence or threat of violence inflicted upon the custodian thereof within the premises or upon a watchman while on duty within the premises;
- (b) "Premises" means any building situated at the location designated in the Declarations and includes permanent fittings and fixtures attached thereto or forming part thereof.

CONFLICTING CONDITIONS

The conditions, limitations and other terms expressed in this Rider, shall prevail wherever they conflict with the Standard Conditions contained in the Policy.