

# COMMERCIAL CRIME POLICY

## GENERAL INSURING AGREEMENT

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, the company agrees with the insured named in the declarations as follows:

1. This policy is composed of the application, jacket, the declarations page with the applicable Coverage Forms, and any supplementary declarations or schedule pages and endorsements made a part hereof;
2. The provisions of one Coverage Form do not apply to the insurance afforded under any other Coverage Form.

## INSURING AGREEMENTS

### OPTION 1 Burglary only including safe burglary

Option 1 includes insurance coverage only under the individually numbered Insuring Agreements I, II, III, and IV listed below.

#### I. Burglary; Robbery of a Watchman

To pay for loss by burglary or by robbery of a watchman, while the named premises are not open for business, of merchandise, furniture, fixtures and equipment within the named premises provided that this Insuring Agreement does not extend to the loss of money or securities or to cash value in excess of \$50 for any item of jewelry unless such property is forcibly extracted from a locked safe as provided under Insuring Agreement II entitled "Safe Burglary" which follows:

#### II. Safe Burglary

To pay for loss by safe burglary of money, securities and merchandise within the named premises while the premises are not open for business, but no payment shall be made for loss not forcibly extracted from a locked safe, nor for a loss in excess of \$5,000 except with respect to loss by safe burglary of a safe rated for burglary resistance as Class E or better weighing at least seven hundred and fifty (750) pounds or securely anchored to the floor.

#### III. Damage

To pay for damage to the named premises and to money, securities, merchandise, furniture, fixtures and equipment within the named premises by burglary, robbery of a watchman, safe burglary or attempt thereat provided the Insured is the owner thereof or is liable for such damage.

#### IV. Policy Period, Territory

To pay for losses under Insuring Agreements I, II, and III only when occurring during the policy period within the state of Missouri.

### OPTION 2 Robbery only

Option 2 includes insurance coverage only under the individually numbered Insuring Agreements V, VI, VII, and VIII listed below.

#### V. Robbery, Including Observed Theft Inside the Premises

To pay for loss by robbery or observed theft of money, securities, merchandise, furniture, fixtures, and equipment within the named premises.

#### VI. Robbery, Including Observed Theft, Outside of the Premises

To pay for loss by robbery or observed theft of money, securities and merchandise, including the wallet or bag containing such property while such property is in conveyance by the Insured or his messenger outside the named premises, but no payment shall be made for any loss in excess of \$5,000 except when the Insured or his messenger is accompanied by a guard armed with a firearm. The person carrying the Insured property and the armed guard cannot be the same person.

This Insuring Agreement includes theft from a night depository but only if a deposit of money has been made at a night depository of a banking institution by a bonded armored car messenger service.

#### VII. Damage

To pay for damage to the named premises and to money, securities, merchandise, furniture, fixtures, and equipment within the named premises, by robbery, or attempt thereat, provided the Insured is the owner thereof or is liable for such damage.

#### VIII. Policy Period, Territory

To pay for losses under Insuring Agreements V, VI and VII only when occurring during the policy period within the state of Missouri.

### OPTION 3. Robbery and burglary in uniform and varying amounts

Option 3 shall provide for uniform and varying limits of coverage under Option 1 and 2 but only in the same policy. Both Options 1 and 2 must be applied for at the same time.

If one of the options has been selected, the other option may be added upon a renewal or upon an endorsement of the original policy. A discount will be provided for Combined Coverage, Option 3.

## EXCLUSIONS

### This Policy does not apply:

- A. to loss due to embezzlement or to any fraudulent, dishonest or criminal act by any Insured, a partner therein, or an officer, employee, director, trustee or authorized representative thereof while working or otherwise and whether acting alone or in collusion with others; provided that this exclusion does not apply to robbery or safe burglary by other than an Insured, an officer or a partner thereof;
- B. to loss due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;
- C. to loss of manuscripts, records or accounts;
- D. under Insuring Agreements I and II to loss occurring during a fire in the premises;
- E. to loss due to nuclear reaction, nuclear radiation, or radioactive contamination or to any act or condition incident to any of the foregoing;
- F. to any loss if the premises are not equipped with the protective devices as warranted by endorsement attached to this policy;
- G. to loss of personal property of: 1. the Insured, an officer or partner thereof; 2. a permanent member of the household of an Insured; 3. an employee of an Insured; provided that this exclusion does not apply if such personal property is used in furtherance of the conduct of the Insured's business;
- H. to loss of any vehicle having four or more wheels designed to be operated on any highway and for which a motor vehicle registration is required for such use;
- I. to loss from burglary or safe burglary at any named premises which is vacant for a period of more than sixty (60) days;
- J. to loss of property of a business (other than the Insured's business) that jointly occupies the named premises with the Insured but whose business area is not separated from the Insured's business area by a physical barrier. In such an instance the Insured shall not be deemed liable to any persons for the property of the other business or businesses despite the location of such property in the same premises named by the Insured in his or its location.

## CONDITIONS

### I. Definitions:

- A. **Money.** "Money" means currency, coins, bank notes, and bullion; and travelers checks, register checks, and money orders held for sale to the public.
- B. **Securities.** "Securities" means all negotiable and non-negotiable instruments or contracts representing either money or other property and includes revenue and other stamps in current use, tokens, and tickets, but does not include money.
- C. **Premises.** "Premises" means the interior of that portion of any building at a location designated in the Declarations which is occupied by the Insured as stated therein, but shall not include: 1. showcases or show windows not opening directly into the interior of the premises, or 2. public entrances, halls or stairways. As respects Insuring Agreements V and VI only, the premises shall also include the space immediately surrounding such building, provided such space is occupied by the Insured in conducting his business.
- D. **Custodian.** "Custodian" means the Insured, a partner therein, an officer thereof, or any employee thereof who is in the regular service of and duly authorized by the Insured to have the care and custody of the Insured property within the premises, excluding any person while acting as a watchman, porter, or janitor.
- E. **Messenger.** "Messenger" means the Insured, a partner therein, an officer thereof, or any employee thereof who is in the regular service of and duly authorized by the Insured to have the care and custody of the Insured property outside the premises. In addition "messenger" includes a bonded professional guard and an employee of a bonded armored car service.
- F. **In Conveyance.** Money, securities or merchandise is "In conveyance" while being transported by the Insured or his messenger. If the transportation is interrupted for any purpose which is not incidental to or in furtherance of the transportation of the money or property to its destination, the conveyance ceases. Any merchandise offered for sale by the Insured or messenger at a location other than the premises named in the policy is not in conveyance. However, the sale of an item of merchandise or the performance of a service, other than check cashing, related to the Insured's business outside the premises which causes the Insured or messenger to collect money from a customer is deemed incidental to and in furtherance of the transportation of money to its destination and the money thus collected and any other money is and remains in conveyance.

Conveyance is interrupted and coverage ceases when: 1. the money, securities or merchandise is delivered into and possession relinquished at any premises other than the premises named in the policy; or 2. the money is deposited in a bank; or 3. when an Insured or a messenger collecting money, securities or merchandise previously accumulated for his pickup, from more than one location remains with such property in any location for any time longer than reasonably necessary for him to take custody of such property; or 4. when an Insured or a messenger transporting money, securities or merchandise willfully and knowingly undertakes any activity that increases the likelihood of his being exposed to robbery or reduces his ability to carry out his responsibility for the custody of the money or property.

- G. **Robbery.** "Robbery" or "robbery, including observed theft" means the taking of Insured property: 1. by violence inflicted upon a messenger or a custodian; 2. by putting him in fear of violence; 3. by any other overt felonious act committed in his presence and of which he was actually cognizant, provided such other act is not committed by an officer, partner, or employee of the Insured; 4. from the person or direct care and custody of a messenger or custodian who has been killed or rendered unconscious; 5. from within the premises by compelling a messenger or custodian by violence or threat of violence while outside the premises to admit a person into the premises or to furnish him with means of ingress into the premises; or 6. from a showcase or show window within the premises while regularly open for business, by a person who has broken the glass thereof from outside the premises.
- H. **Robbery of a Watchman.** "Robbery of a watchman" means the felonious taking of Insured property by violence or threat of violence inflicted upon a private watchman employed exclusively by the Insured and while such watchman is on duty within the premises.

- I. **Burglary.** "Burglary" or "burglary and larceny incident thereto" means the felonious abstraction of Insured property from within the premises by a person making felonious entry therein by actual force and violence, evidenced by visible marks upon, or physical damage to, the exterior of the premises at the place of such entry.
- J. **Safe Burglary.** "Safe burglary" or "safe burglary and larceny incident thereto" means: 1. the felonious abstraction of Insured property from within a vault or safe, the door of which is equipped with a combination lock, located within the premises, by a person making felonious entry into such vault or such safe and any vault containing the safe, when all doors thereof are duly closed and locked by all combination locks thereon, provided such entry shall be made by actual force and violence, evidenced by visible marks upon the exterior of: (a) all of said doors of such vault or such safe and any vault containing the safe, if entry is made through such doors, or (b) the top, bottom, or walls of such vault or such safe and any vault containing the safe through which entry is made, if not made through such doors; or 2. the felonious abstraction of such safe from within the premises.
- K. **Jewelry.** "Jewelry" means jewelry, watches, necklaces, bracelets, gems, precious or semi-precious stones, articles containing one or more gems and articles of gold or platinum.
- L. **Loss.** "Loss" includes damage.
- M. **Safe.** A "safe" is non-portable money storage compartment not on wheels, which is reinforced with a minimum of 1/4 inch solid steel plate throughout, with the exception of the door which must be at least one inch thick, solid steel plate and equipped with a combination lock which is an integral part of the door.

A Class "E" Safe means a steel safe having walls at least 1 inch thick and doors at least 1 and 1/2 inches thick, or a vault of steel at least 1/2 inch thick or of reinforced concrete or stone at least 9 inches thick or of non-reinforced concrete or stone at least 12 inches thick, with steel doors at least 1 and 1/2 inches thick.

- N. **Merchandise.** "Merchandise" includes customer's property held for repair or other such work.

**II. Ownership of Property; Interests Covered:** The Insured property may be owned by the Insured or held by him in any capacity, whether or not the Insured is liable for the loss thereof: Provided, that the insurance applies only to the interests of the Insured in such property, including the Insured's liability to others, and does not apply to the interest of any other person or organization in any of said property unless included in the Insured's proof of loss.

**III. Joint Insured:** If more than one Insured is named in the application, the Insured first named shall act for every Insured for all purposes of this Policy. Knowledge possessed or discovery made by any Insured shall, for all purposes, constitute knowledge possessed or discovery made by every Insured.

**IV. Books and Records:** The Insured shall keep records of all the Insured property in such manner that the Company can accurately determine therefrom the amount of loss, and if the Insured maintains cash funds for the purpose of check cashing, a complete record of each check negotiated shall be kept by the Insured showing the names of the maker, payee and drawee bank and the date and amount of the check, and such records shall be maintained in a receptacle other than that used for money and securities.

**V. Limits of Liability; Settlement Options:** The Company shall not be liable on account of any loss unless the amount of such loss shall exceed the amount of the deductible described in the application which is made a part of this Policy and the Company shall then be liable only for such excess over and above the deductible, subject to and within the limit of insurance covered by the Policy.

The limit of the Company's liability for loss shall not exceed the applicable limit of insurance stated in the application, nor what it would cost at the time of loss to repair or replace the property with other of like kind and quality, nor as respects securities the actual cash value thereof at the close of business on the business day next preceding the day on which the loss was discovered, nor as respects other property the actual cash value thereof at the time of loss: Provided, however, that the actual cash value of such other property held by the Insured as a pledge, or as collateral for an advance or a loan, shall be deemed not to exceed the value of the property as determined and recorded by the Insured

when making the advance or loan, nor, in the absence of such record, the unpaid portion of the advance or loan plus accrued interest thereon at legal rates.

The applicable limit of insurance stated in the application is the total limit of the Company's liability with respect to all loss of property of one or more persons or organizations arising out of any one occurrence. All loss incidental to an actual or attempted fraudulent, dishonest or criminal act or series of related acts at the premises, whether committed by one or more persons shall be deemed to arise out of one occurrence.

The Company may pay for the loss in money or may repair or replace the property and may settle any claim for loss of property either with the Insured or the owner thereof. Any property so paid for or replaced shall become the property of the Company. Any property recovered after settlement of a loss shall be applied first to the expense of the parties in making such recovery, with any balance applied as if the recovery had been made prior to said settlement, and loss readjusted accordingly. The Insured or the Company, upon recovery of any such property, shall give notice thereof as soon as practicable to the other.

**VI. Insured's Duties When Loss Occurs:** Upon knowledge of loss or of an occurrence which may give rise to a claim for loss, the Insured shall:

- A. Give notice thereof as soon as practicable to law enforcement authorities and to the Company;
- B. File detailed proof of loss duly sworn to with the Company through the Insured's Authorized Agent within sixty (60) days after the discovery of loss unless such time is extended by the Company in writing. The Company may, in its discretion, waive the requirement that the proof of loss be sworn to.

Upon the Company's request, the Insured and every claimant hereunder shall submit to examination by the Company, subscribe the same, under oath if required, and produce for the Company's examination all pertinent records, all at such reasonable times and places as the Company shall designate, and shall cooperate with the Company in all matters pertaining to loss or claims with respect thereto. The Insured shall as a condition of continued coverage take reasonable action immediately following the discovery of a loss to protect the premises from further loss.

**VII. Other Insurance:** If there is any other valid and collectible insurance which would apply in the absence of this Policy, the insurance under this Policy shall apply only as excess insurance over such other insurance; Provided, that the insurance shall not apply:

- A. To property which is separately described and enumerated and specifically insured in whole or in part by any other insurance;
- B. To property otherwise insured unless such property is owned by the Insured or as respects which the Insured is legally liable.

**VIII. Appraisal:** If the Insured and the Company fail to agree as to the amount of loss, each shall, on the written demand of either, made within sixty (60) days after receipt of proof of loss by the Company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen (15) days to agree upon such umpire, then, on the request of the Insured or the Company, such umpire shall be selected by a judge of a court of record in the county and state in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at time of loss and the amount of the loss, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The Insured and the Company shall each pay its chosen appraiser and shall bear equally the expenses of the umpire and the other expenses of appraisal.

The Company shall not be held to have waived any of its rights by any act relating to appraisal.

**IX. Action Against Company:** No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this policy, nor until ninety (90) days after the required proofs of loss have been filed with the Company, nor at all unless commenced within two years from the date when the Insured discovers the loss. If any limitation of time for notice of loss or any legal preceeding herein contained is shorter than that permitted to be fixed by agreement under any statute controlling the construction of this policy, the shortest permissible statutory limitation of time shall govern and shall supersede the time limitation herein stated.

**X. Subrogation:** In the event of any payment under this Policy, the Company shall be subrogated to all the Insured's rights of recovery therefor against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing after loss to prejudice such rights.

**XI. Changes:** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this Policy or estop the Company from asserting any right under the terms of this Policy; nor shall the terms of this Policy be waived or changed, except by endorsement issued to form a part of this Policy, as approved by the Company.

**XII. Cancellation:** This Policy may be cancelled by the Insured by surrender thereof to the Company or the Insured's Authorized Agent or by mailing to the Company written notice stating when thereafter the cancellation shall be effective.

Notwithstanding any unqualified cancellation provisions contained in the prescribed policy forms, the Company hereby limits its right to cancel, or to refuse to renew coverage, to the following grounds:

- A. Any non-payment of premium,
- B. Fraud or misrepresentation in the application or upon any renewal of coverage, or in connection with either,
- C. Fraud or misrepresentation in connection with the submission of a claim,
- D. The use of the Insured premises with the knowledge of any Insured for any illegal activity, or
- E. Any other substantial failure to comply with the provisions of this insurance policy as determined by the Company and stated in its notice of cancellation.

Only ten (10) days written notice is required on cancellations by the Company on the basis of paragraph A of this section and the Insured shall be entitled to a pro rata refund of premium, if any.

Cancellation for any of the grounds in paragraph B, C, or D of this section may, at the discretion of the Company, be made retroactive to the date of application or renewal which immediately precedes the first known wrongful act. Cancellations by the Company on the basis of paragraph E of this section shall be upon thirty (30) days written notice, and the Insured shall be entitled to a pro rata refund of premium, if any.

- F. Willful or repeated failures of an Insured to report to law enforcement authorities any losses of property covered under the policy, as required, may be deemed by the Company to warrant cancellation of coverage upon thirty (30) days written notice. However, such failure may be waived by the Company prior to cancellation for good cause shown.
- G. No property owner whose Crime Insurance coverage has been cancelled (whether from inception or after notice) or for whom the Company has refused to renew coverage, for any of the reasons in paragraphs A, B, C, D, E and F of this section, shall be eligible for any further insurance under the program.

Notice of cancellation by the Company shall be mailed to the named Insured at the address shown in this Policy, stating when not less than (30) days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of cancellation. The time of the surrender or the effective date of cancellation stated in the notice shall become the end of the Policy period. Delivery of such written notice either by the named Insured or by the Company shall be equivalent to mailing.

In the event of cancellation, earned premium shall be computed in accordance with the customary short rate table and procedure, unless otherwise specifically provided.

Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective; but payment or tender of unearned premium is not a condition of cancellation.

**XIII. Assignment:** Policy coverage ceases at the time of ownership change and a policy may not be transferred or assigned to a new owner or tenant; if, however, the Insured shall die, his Policy shall cover the Insured's legal representative as insured.

Policy coverage ceases at the time of any change in the ownership of or insurable interest in the premises specified in the application. Upon receipt of information indicating that such a change in ownership or insurable interest has occurred, the Company shall issue a notice of cancellation effective the date of such change. Return of premium on a cancelled policy shall be on a pro rata basis.

**XIV. Deductible:** The Commercial Crime Insurance Policy for industrial and commercial risks shall be subject to a deductible in the following amounts for each loss occurrence or 5 percent of the gross amount of the loss, whichever is greater, in accordance with the following categories of annual gross receipts (or operating budget, if applicable):

Less than \$299,999 .....	\$250
\$300,000 to \$499,999 .....	350
\$500,000 and above .....	500

B. The Commercial Crime Insurance Policy for non-profit or public property risks shall be subject to a deductible in the amount of \$250 for each loss occurrence or 5 percent of the amount of loss, whichever is greater.

C. Higher deductibles, percentage participation clause and other underwriting devices may be employed by the Company to meet special problems of insurability.

**XV. Declarations:** By acceptance of this policy the Insured agrees that the statements in the declarations are the agreements and representations of the Insured, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between the Insured and the Company.

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## SPECIAL PROVISIONS

This insurance is provided for the same consideration and is subject to the same provisions and stipulations as though the companies, members of the Insurance Placement Facility of Missouri had, each for itself, severally but not jointly issued separate Standard Commercial Crime Policies in the percentages required by the Missouri Fair Plan Act, totalling for all the companies 100% of the amount of this policy. A list of the companies and their percentages is on file in the office of the Insurance Commissioner in Jefferson City, and a copy may be obtained at the office of the Facility, 906 Olive St., St. Louis, Missouri 63101.

Wherever the term "Company" appears in this policy, it shall be construed to apply separately to each company member of the Insurance Placement Facility of Missouri.

The Insurance Placement Facility of Missouri is the agent of the Companies with respect to all matters pertaining to the insurance. All notices or other communications required by the policy to be given to the Companies shall be given to such agent, at its office at 906 Olive St., St. Louis, Missouri 63101, and such notice to the Facility shall be considered to constitute notice to the Companies. Any requests, demands or agreements made by and any cancellation notice issued by such agent shall be deemed to have been made or issued directly by the Companies. In keeping with the intent of the Missouri Fair Plan Act, Mutual and reciprocal policy provisions of such companies participating as insurers in this policy shall not apply. This is a nonassessable policy.

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized Agent of this Company at the agency hereinbefore mentioned.

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Attorney-in-Fact for the Companies,  
Members of The Missouri Property  
Insurance Placement Facility.

## PROTECTIVE DEVICE REQUIREMENTS

1. Except for doorways that are completely protected during nonbusiness hours by heavy-duty overhead doors or metal security screens or the equivalent, each exterior door shall be equipped with either a heavy-duty dead lock (utilizing either interlocking vertical bolts and striker or else a 1-inch dead bolt that extends at least one-half inch into the frame of the door), or a heavy-duty padlock (with casenardened steel shackle and live-pin tumbler operation), or a comparable dead lock or padlock that provides equivalent protection. Where applicable fire and safety laws permit their use, double-cylinder locks are recommended.
2. Except for doorways that are completely protected during nonbusiness hours by heavy-duty overhead doors or metal security screens or the equivalent, each exterior door shall be of heavy gauge metal, tempered glass, or solid wood core (not less than 1-3/8-inches thick) construction, or else shall be covered with metal sheeting of at least 16 gauge (1/16-inch thick) or its equivalent, or with grillwork, to give like protection.
3. Outside hinge pins shall be welded, flanged, or screw-secured, non-removable pins, unless the hinge is constructed so as to provide equivalent protection against the removal of the door to which it is attached when the door is in the closed position.
4. All exterior grate or grill-type doors, overhead doors, and security screens or grillwork (unless permanently installed) shall be equipped with locks that meet the requirements of paragraph "1" of this section.
5. Except where expressly prohibited by laws pertaining to fire protection, accessible openings exceeding 96 square inches in area and 6 inches in the smallest dimension (other than storefront display windows), shall either meet the standards for exterior doors, or else shall be protected by inside or outside iron bars one-half inch in diameter, or by flat steel material, spaced not more than 5 inches apart and securely fastened, or by iron or steel grills of 1/8 inch material of 2-inch mesh, securely fastened or by other heavy-duty material that provides equivalent protection. The requirements of this paragraph shall not apply to skylights protected by alarm systems. For the purposes of this paragraph, an "accessible opening" is an opening such as a window, transom, skylight, or vent, regardless of whether it is made to be opened, which exceeds 96 square inches in area and 6 inches in the smallest dimension, any part of which is -
  - A. 18 feet or less above either the ground or the roof of an adjoining building, or
  - B. 14 feet or less from directly or diagonally opposite windows, fire escapes, or roofs, or
  - C. 3 feet or less from openings, fire escapes, etc., in or projecting from the same wall or an adjacent wall leading to other premises.
6. Following are alarm requirements for various classifications of business. If the alarm requirement is a central alarm system and this is not available in the community in which the premises are located, a silent alarm system shall be permitted.

### CENTRAL STATION, SUPERVISED ALARM SYSTEMS SHALL BE REQUIRED FOR THE FOLLOWING:

Auto Parts - No Service  
 Beer/Wine With Food  
 Beer/Wine (Wholesale)  
 Cameras/Photo Supplies/Film Processing  
 Clothing for Men 12 & Over  
 Clothing for Women 12 & Over  
 Drug Stores/Druggist's Sundries  
 Drugs  
 Electrical Appliances/Apparatus/Parts  
 Food Stuffs  
 Furriers  
 Gasoline Service Station/Fuel Dealers  
 Guns/Ammunition  
 Jewelry  
 Liquor  
 Pawn Brokers  
 Precious Metals/Electroplating  
 Radio/TV/Stereo/Electronic Equipment/Computers  
 Record Shop  
 Tobacco  
 Variety Stores/Department Stores

### LOCAL ALARM SYSTEMS SHALL BE REQUIRED FOR THE FOLLOWING:

Antique Store  
 Art Gallery  
 Auto Parts-Sales and Service  
 Check Cashing Agency/Money Exchange/Collectors  
 Clothing Manufacturing/Tailoring  
 Clubs (Serving Alcoholic Beverages)  
 Discos/Dance Halls/Pavillions  
 Health Clubs/Spas/Massage Parlors  
 Motorbikes/Bicycles/Mopeds  
 Radio/TV/Stereo/Electronic Equipment/Computers - Service Only  
 Restaurant/Caterer  
 Savings/Loans/Banks/Other Financial Institutions (Excluding Check Cashing)  
 Sports Goods - General  
 Vending Machines

### NO ALARM SYSTEM REQUIRED FOR THE FOLLOWING:

Bowling Lanes/Centers/Skating Rinks  
 Churches/Charities/Nonprofit Orgs./Public Property  
 Donut/Pastry/Coffee/Ice Cream Shop (Seated Service)  
 Fast Food/Bakery/Donut/Ice Cream (Carryout Only)  
 Fruit/Vegetable/Newspaper Stands  
 Taxi/Limousines (Robbery Only)  
 Theatres

### SILENT ALARM SYSTEMS SHALL BE REQUIRED FOR THE FOLLOWING:

#### ALL RISKS NOT OTHERWISE CLASSIFIED

Amusement Enterprise  
 Art Supplies  
 Beach Concession Stands/Supplies  
 Beauty/Barber Shops  
 Beauty & Health Supplies/Cosmetics  
 Billiard/Pool Parlors  
 Boutiques  
 Building Contractors/Material  
 Candy/Nut Stores  
 Clothing for Children 12 & Under  
 Coin/Stamp Shop  
 Distributors - Variety/Non-Alcoholic Beverages  
 Dry Cleaners  
 Dry Goods/Textiles/Sewing Materials  
 Fine Arts/Porcelain/Ivory/Oriental Rugs/Painting/etc.  
 Flea Markets/Auction Houses  
 Florists  
 Funeral Homes  
 Furniture/Home Furnishings/Floor Covering/Upholstery - New or Used  
 Garages/Auto Repair/Body Shops  
 Gift Stores (Costume Jewelry \$25 Wholesale Limit)  
 Golf and Other Professional Sports Shops  
 Grocery Stores/Deli/Cassens/Health Food Stores  
 Hardware/Housewares  
 Hobby Shops/Toys/Novelties  
 Hotels/Motels/Rooming Houses/Apartments  
 Industrial Materials/Iron & Metal Work  
 Laundries  
 Leather Products  
 Marine/Aircraft Materials - Sales/Service  
 Meat/Poultry/Fish Dealers  
 Medical Supplies - Doctor/Dentist/etc.  
 Music Stores/Instruments/Supplies  
 Nursing/Convalescent Homes  
 Office Supplies/Business Machines/Equipment  
 Parking Lots/Rental Cars/Carwash/Taxi Offices  
 Pet Stores/Kennels/Supplies  
 Photographer Studios  
 Professional/Specialized Services (Lawyers/Accountants/Couriers/Housekeepers/etc.  
 Realty/Insurance/Travel/Employment Agencies  
 Schools (Profit)/Day Care Centers/Studios  
 Security/Locksmiths/Alarms  
 Shoe Stores  
 Specialized Clothing - Sportswear/Lingerie/Accessories/etc.  
 Stationery/Books/Printing/Engraving/Paper/Plastic Products  
 Tavern/Bar/Lounge  
 Used Clothing/Shoe Repair/Thrift Shops  
 Wig Shops

## ALARM TYPES

The classification of business determines which alarm system, if any, is required to protect the premises. Classification of the business is determined by the highest classification of merchandise inventoried or held for sale. Any required alarm system must protect all the exterior doors and accessible openings (including storefront display windows and unbarred skylights). This is in addition to the required locking devices and hinge pins. If no alarm system is required, the insured may elect to use a combination of alarm protection and physical barriers.

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The four types of alarm systems required to protect the premises are described as follows:  
**None Required**

1

**Central Station, Supervised Service Alarm System** - A silent alarm that is constantly in operation, which signals upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises, at a private sentry or guard headquarters that is attended and monitored twenty-four (24) hours a day, that dispatches guards to the protected premises immediately upon the activation of the alarm, that periodically checks the operation and effectiveness of the system, and that notifies law enforcement authorities as soon as any breach of the premises is confirmed.

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**Central Station, Supervised Alarm System (Without Guard Dispatch)** - A silent alarm that is constantly in operation, which signals upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises, at an office of the law enforcement authorities or at an office of an independent agency located at a distance from the protected property, which has trained operators continually on duty twenty-four (24) hours a day to receive signals and to notify law enforcement authorities as soon as any breach of the premises is confirmed.

3

**Silent Alarm System** - An alarm system that signals at a location other than the location where it is installed upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises.

4

**Local Alarm System** - An alarm system that signals loudly at the premises by means of one or more tamper-protected sounding devices upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises.

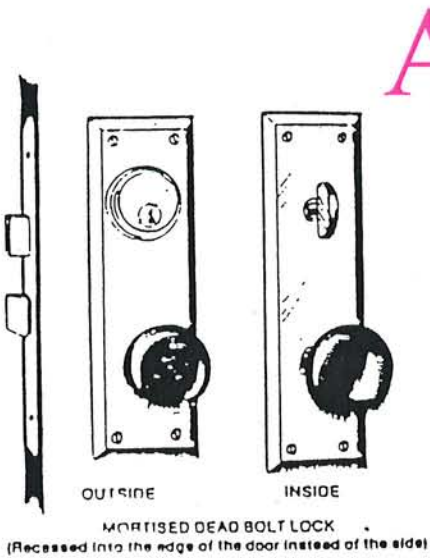
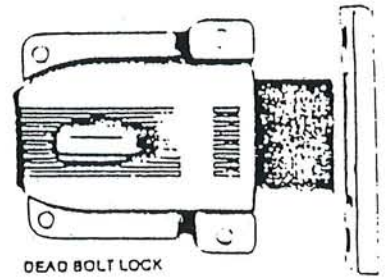
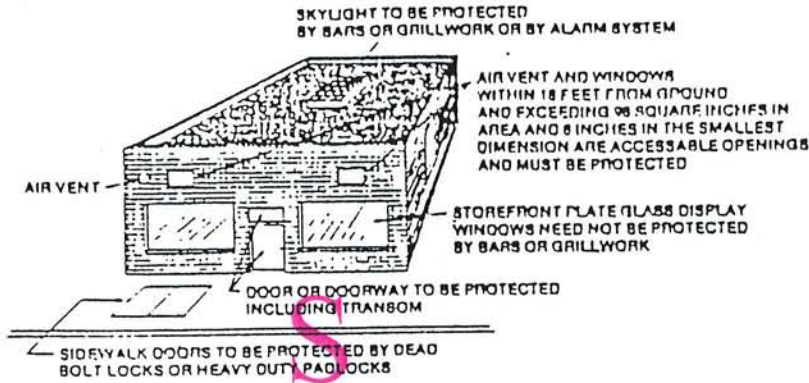
**NOTE:** If either of the central station alarm systems specified is not available in the community in which the premises are located, a silent alarm shall be permitted.

PROTECTIVE DEVICE WARRANTY ENDORSEMENT

(SEE DECLARATIONS PAGE)

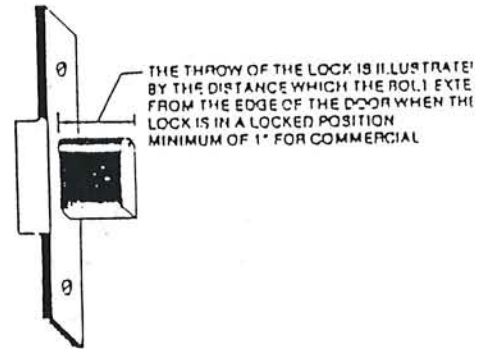
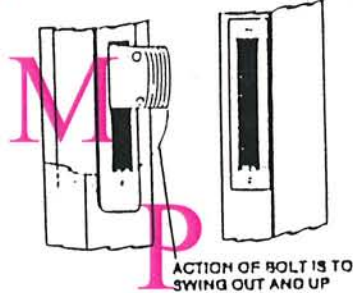
COMMERCIAL PROTECTIVE DEVICE REQUIREMENTS

(EXAMPLES OF ACCESSIBLE OPENINGS AND LOCKING DEVICES REFERRED TO IN THE PROTECTIVE DEVICE REQUIREMENTS)



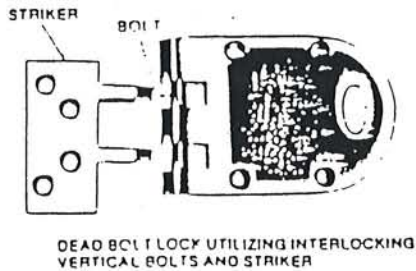
A

DEAD BOLT LOCK FOR NARROW FRAME DOORS



L

E



A HEAVY DUTY PADLOCK (3/8" Case hardened steel shackle) FIVE PIN TUMBLER OPERATION

THE STEEL BAR AND STAPLE OF THE HASP SHOULD BE CASE HARDENED AS IS THE PADLOCK SHACKLE. RECESSED SCREWS SHOULD BE CONCEALED WHEN THE HASP IS CLOSED.



EXAMPLE OF BARS AND GRILLWORK

