

CHURCH THEFT - RIDER C1

The Insurer agrees, subject to the statements contained in the Declarations and as follows:

I. INSURING AGREEMENTS

INDEMNITY FOR LOSS AND DAMAGE

1. To indemnify the Insured for loss of money, securities and other property by THEFT
 - (a) from the premises;
 - (b) from a night depository safe provided by a bank or trust company on its premises for the use of its customers; or
 - (c) while in the care or custody of a person duly authorized by the Insured to have such care and custody thereof.
2. To indemnify the Insured for damage to the premises and to the insured property by THEFT or attempt thereat, provided that the Insured is the owner thereof or is liable for such damage.

II. EXCLUSIONS

This insurance does not apply to loss:

1. caused by fire, or loss occurring during a fire in the premises;
2. of manuscripts, records or accounts, except for blank value;
3. of the contents of any alms box, poor box or similar receptacle;
4. caused by any fraudulent or dishonest act committed by any person who is directly in charge of the insured property, whether acting alone or in collusion with others;
5. from the premises of property not owned by the Insured unless such property was located thereon for use by the Insured;
6. of any aircraft, automobile, trailer, motorcycle or the equipment thereof.

III. DEFINITIONS

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

1. "Insured" means any religious, educational, recreational or social auxiliary organization under the direction of or responsible to the Named Insured.
2. "Loss" includes damage.
3. "Premises" means
 - (a) the church or house of worship at a location designated in the Declarations;
 - (b) the rectory, parish-house, parsonage, manse or residence occupied by a duly constituted financial or administrative officer of the Insured;
 - (c) that portion of any other building which is owned by or leased to the Insured and used for the religious, educational, recreational or social activities of its congregation therein; and
 - (d) the grounds and outbuildings incidental to the above.
4. "Money" means currency, coins, bank notes and bullion.
5. "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.

IV. SPECIAL CONDITIONS

1. **LIMITS OF INDEMNITY:** The limit of the Insurer's liability for loss shall not exceed 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 loss sustained by all such persons and interests combined shall be limited in the aggregate to the said specified limit(s) or amount(s).
2. **TERRITORIAL LIMITS:** The insurance under this rider applies only to loss which occurs within Canada or the United States of America (excluding Alaska).
3. **BOOKS AND RECORDS:** The Insurer's liability for loss of money, occurring before the amount thereof has been counted and recorded by the Insured, shall not exceed such amount as is corroborated by reasonable estimates satisfactory to the Insurer.
4. **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.
5. The conditions, limitations and other terms expressed in the Insuring Agreements, Exclusions, Definitions, and Special Conditions shall prevail wherever they conflict with the Standard Conditions contained in the Policy.

Except as otherwise provided in this rider, all terms, provisions and conditions of the policy shall have full force and effect.