

SERFF Tracking Number: AGNY-125715487 State: Arkansas  
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: EFT \$50  
Company Tracking Number: AIC-08-CR-02  
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
Product Name: Crime Endorsements 16560011040950010  
Project Name/Number: Crime Endorsements/AIC-08-CR-02

## Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Crime Endorsements SERFF Tr Num: AGNY-125715487 State: Arkansas

16560011040950010

TOI: 26.0 Burglary & Theft

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 26.0001 Commercial Burglary & Theft Co Tr Num: AIC-08-CR-02

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,  
Llyweyia Rawlins

Authors: Myron Harry, Nicole Todini Disposition Date: 07/03/2008

Date Submitted: 07/02/2008

Disposition Status: Approved

Effective Date Requested (New): 08/02/2008

Effective Date (New): 08/02/2008

Effective Date Requested (Renewal): 08/02/2008

Effective Date (Renewal):  
08/02/2008

State Filing Description:

## General Information

Project Name: Crime Endorsements

Status of Filing in Domicile: Pending

Project Number: AIC-08-CR-02

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07/03/2008

State Status Changed: 07/03/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

National Union Fire Insurance Company of Pittsburgh, Pa. submits the following for your review and approval:

-- Twenty-four (24) endorsements to be used with the Insurance Services Office, Inc. (ISO) Commercial Crime Policy and ISO Government Crime Policy;

-- Two (2) endorsements to be used with the ISO Government Crime Policy; and

SERFF Tracking Number: AGNY-125715487 State: Arkansas  
 Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: EFT \$50  
 Company Tracking Number: AIC-08-CR-02  
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
 Product Name: Crime Endorsements 16560011040950010  
 Project Name/Number: Crime Endorsements/AIC-08-CR-02

-- Four (4) endorsements to be used with the ISO Commercial Crime Policy.

The endorsements which have a premium impact will be rated in accordance with the currently filed ISO Crime/Fidelity loss costs on file with your department.

## Company and Contact

### Filing Contact Information

Nicole Todini, State Filings Manager  
 175 Water Street  
 New York, NY 10038  
 Nicole.Todini@AIG.com  
 (212) 458-6070 [Phone]  
 (212) 458-7076[FAX]

### Filing Company Information

National Union Fire Insurance Company of Pittsburgh, Pa. CoCode: 19445 State of Domicile: Pennsylvania  
 70 Pine Street Group Code: Company Type:  
 New York, NY 10270 Group Name: State ID Number:  
 (212) 770-7000 ext. [Phone] FEIN Number: 25-0687550  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: 1 Form Filing X \$50 = \$50  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, Pa.	\$50.00	07/02/2008	21207013

SERFF Tracking Number: AGNY-125715487 State: Arkansas  
Filing Company: National Union Fire Insurance Company of State Tracking Number: EFT \$50  
Pittsburgh, Pa.  
Company Tracking Number: AIC-08-CR-02  
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
Product Name: Crime Endorsements 16560011040950010  
Project Name/Number: Crime Endorsements/AIC-08-CR-02

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07/03/2008	07/03/2008



SERFF Tracking Number: AGNY-125715487 State: Arkansas  
 Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: EFT \$50  
 Company Tracking Number: AIC-08-CR-02  
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
 Product Name: Crime Endorsements 16560011040950010  
 Project Name/Number: Crime Endorsements/AIC-08-CR-02

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Forms Listing	Approved	Yes
Form	Absolute Cash Exclusion	Approved	Yes
Form	Additional Named Insured	Approved	Yes
Form	ATM Exclusion	Approved	Yes
Form	Producer of Record Endorsement	Approved	Yes
Form	Cancellation of Policy Amended	Approved	Yes
Form	Changed Extended Period to Discover Loss (Loss Sustained)	Approved	Yes
Form	Protective Devices or Services Warranty	Approved	Yes
Form	Coinsurance Endorsement	Approved	Yes
Form	Coinsurance - Check Signing Loss	Approved	Yes
Form	Convert To Schedule Coverage ("Employee Theft & "Forgery or Alteration")	Approved	Yes
Form	Conviction Requirement	Approved	Yes
Form	Reliance Upon Other Carriers Application	Approved	Yes
Form	Renewal Endorsement	Approved	Yes
Form	Diminution of Deductible	Approved	Yes
Form	Employee Post Termination Coverage	Approved	Yes
Form	Exclude Loss of Clients Property	Approved	Yes
Form	Fidelity Research & Investigative Settlement Clause (FRISC)	Approved	Yes
Form	Subsequent Sustained Loss Exclusion	Approved	Yes
Form	Incoming Check Forgery Insuring Agreement	Approved	Yes
Form	Non-Accumulation of Limits Endorsement	Approved	Yes
Form	Omnibus Insured Amended	Approved	Yes
Form	Trading Exclusion	Approved	Yes
Form	Pharmaceutical Exclusion	Approved	Yes
Form	Prior Theft or Dishonesty	Approved	Yes



SERFF Tracking Number: AGNY-125715487 State: Arkansas  
 Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: EFT \$50  
 Company Tracking Number: AIC-08-CR-02  
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
 Product Name: Crime Endorsements 16560011040950010  
 Project Name/Number: Crime Endorsements/AIC-08-CR-02

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Absolute Cash Exclusion	95416	8/07	Endorsement/Amendment/Conditions	New	0.00	95416 (8-07) ABSOLUTE CASH EXCLUSION.pdf
Approved	Additional Named Insured	95417	8/07	Endorsement/Amendment/Conditions	New	0.00	95417 (8-07) ADDITIONAL NAMED INSURED.pdf
Approved	ATM Exclusion	95415	8/07	Endorsement/Amendment/Conditions	New	0.00	95415 (8-07) ATM EXCLUSION.pdf
Approved	Producer of Record Endorsement	95444	8/07	Endorsement/Amendment/Conditions	New	0.00	95444 (8-07) PRODUCER OF RECORD ENDORSEMENT.pdf
Approved	Cancellation of Policy Amended	95420	8/07	Endorsement/Amendment/Conditions	New	0.00	95420 (8-07) CANCELLATION OF POLICY AMENDED.pdf
Approved	Changed Extended Period to Discover Loss (Loss Sustained)	95431	8/07	Endorsement/Amendment/Conditions	New	0.00	95431 (8-07) CHANGE EXTENDED PERIOD TO DISCOVER LOSS

SERFF Tracking Number: AGNY-125715487 State: Arkansas  
 Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: EFT \$50  
 Company Tracking Number: AIC-08-CR-02  
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
 Product Name: Crime Endorsements 16560011040950010  
 Project Name/Number: Crime Endorsements/AIC-08-CR-02

Approval	Description	Policy No	Effective Date	Endorsement Description	Amount	Attachment
Approved	Protective Devices or Services Warranty	95445	8/07	Endorsement/New	0.00	(LOSS SUSTAINED).pdf 95445 (8-07) PROTECTIVE DEVICES OR SERVICES WARRANTY .pdf
Approved	Coinsurance Endorsement	95422	8/07	Endorsement/New	0.00	95422 (8-07) COINSURANCE ENDORSEMENT.pdf
Approved	Coinsurance - Check Signing Loss	95423	8/07	Endorsement/New	0.00	95423 (8-07) COINSURANCE - CHECK SIGNING LOSS.pdf
Approved	Convert To Schedule Coverage ("Employee Theft & "Forgery or Alteration")	95425	8/07	Endorsement/New	0.00	95425 (8-07) CONVERT TO SCHEDULE COVERAGE (EMPLOYEE THEFT AND FORGERY OR ALTERATION).pdf
Approved	Conviction Requirement	95436	8/07	Endorsement/New	0.00	95436 (8-07) CONVICTION REQUIREMENT

SERFF Tracking Number: AGNY-125715487 State: Arkansas  
 Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: EFT \$50  
 Company Tracking Number: AIC-08-CR-02  
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
 Product Name: Crime Endorsements 16560011040950010  
 Project Name/Number: Crime Endorsements/AIC-08-CR-02

Approval	Description	Policy No	Effective Date	Endorsement Description	Amount	Attachment
Approved	Reliance Upon Other Carriers Application	95446	8/07	Endorsement/Amendment/Conditions	0.00	ENT.pdf 95446 (8-07) RELIANCE UPON OTHER CARRIER'S APPLICATION.pdf
Approved	Renewal Endorsement	95455	8/07	Endorsement/Amendment/Conditions	0.00	95455 (8-07) RENEWAL ENDORSEMENT.pdf
Approved	Diminution of Deductible	95454	8/07	Endorsement/Amendment/Conditions	0.00	95454 (8-07) DIMINUTION OF DEDUCTIBLE.pdf
Approved	Employee Post Termination Coverage	95428	8/07	Endorsement/Amendment/Conditions	0.00	95428 (8-07) EMPLOYEE POST TERMINATION COVERAGE.pdf
Approved	Exclude Loss of Clients Property	95430	8/07	Endorsement/Amendment/Conditions	0.00	95430 (8-07) EXCLUDE LOSS OF CLIENTS PROPERTY.pdf
Approved	Fidelity Research & Investigative Settlement Clause (FRISC)	95432	8/07	Endorsement/Amendment/Conditions	0.00	95432 (8-07) FIDELITY RESEARCH & INVESTIGATIVE SETTLEMENT

SERFF Tracking Number: AGNY-125715487 State: Arkansas  
 Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: EFT \$50  
 Company Tracking Number: AIC-08-CR-02  
 TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
 Product Name: Crime Endorsements 16560011040950010  
 Project Name/Number: Crime Endorsements/AIC-08-CR-02

Approval	Description	Policy No.	Effective Date	Endorsement Description	Amount	Attachment
Approved	Subsequent Sustained Loss Exclusion	95460	8/07	Endorsement/Amendment/Conditions	0.00	NT CLAUSE (FRISC).pdf 95460 (8-07) SUBSEQUENT SUSTAINED LOSS EXCLUSION .pdf
Approved	Incoming Check Forgery Insuring Agreement	95434	8/07	Endorsement/Amendment/Conditions	0.00	95434 (8-07) INCOMING CHECK FORGERY INSURING AGREEMENT .pdf
Approved	Non-Accumulation of Limits Endorsement	95440	8/07	Endorsement/Amendment/Conditions	0.00	95440 (8-07) NON-ACCUMULATION OF LIMITS ENDORSEMENT .pdf
Approved	Omnibus Insured Amended	95439	8/07	Endorsement/Amendment/Conditions	0.00	95439 (8-07) OMNIBUS NAMED INSURED.pdf
Approved	Trading Exclusion	95451	8/07	Endorsement/Amendment/Conditions	0.00	95451 (8-07) TRADING EXCLUSION .pdf
Approved	Pharmaceutical Exclusion	95441	8/07	Endorsement/Amendment/Conditions	0.00	95441 (8-07) PHARMACEUTICAL EXCLUSION .pdf

<i>SERFF Tracking Number:</i>	<i>AGNY-125715487</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Union Fire Insurance Company of Pittsburgh, Pa.</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AIC-08-CR-02</i>		
<i>TOI:</i>	<i>26.0 Burglary &amp; Theft</i>	<i>Sub-TOI:</i>	<i>26.0001 Commercial Burglary &amp; Theft</i>
<i>Product Name:</i>	<i>Crime Endorsements 16560011040950010</i>		
<i>Project Name/Number:</i>	<i>Crime Endorsements/AIC-08-CR-02</i>		

  

Approved	Prior Theft or Dishonesty	95442	8/07	Endorsement/Amendment/Conditions	0.00	95442 (8-07) PRIOR THEFT OR DISHONESTY.pdf
Approved	Bonded Employees Exclusion Deleted	95419	8/07	Endorsement/Amendment/Conditions	0.00	95419 (8-07) BONDED EMPLOYEES EXCLUSION DELETED.pdf
Approved	Crime Advantage	95427	8/07	Endorsement/Amendment/Conditions	0.00	95427 (8-07) CRIME ADVANTAGE (GC).pdf
Approved	Clients Property - Schedule	95421	8/07	Endorsement/Amendment/Conditions	0.00	95421 (8-07) CLIENTS PROPERTY - SCHEDULE D CLIENTS.pdf
Approved	Crime Advantage	95426	8/07	Endorsement/Amendment/Conditions	0.00	95426 (8-07) CRIME ADVANTAGE (CC).pdf
Approved	Include Chips as Securities	95429	8/07	Endorsement/Amendment/Conditions	0.00	95429 (8-07) INCLUDE CHIPS AS SECURITIES.pdf
Approved	Partner Coverage With Coinsurance	95528	9/07	Endorsement/Amendment/Conditions	0.00	95528 (9-07) PARTNER COVERAGE WITH





This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **ABSOLUTE CASH EXCLUSION**

This endorsement modifies insurance provided under the following:

#### **COMMERCIAL CRIME POLICY GOVERNMENT CRIME POLICY**

1. The following exclusion is added to Section **D. Exclusions 1.**:

##### **ML-1 Monetary Loss:**

Loss or damage arising directly or indirectly from any actual or alleged loss of "money."

2. All references to "money" under this policy are deemed to be deleted in their entirety.

**ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.**

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**



This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **ATM EXCLUSION**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY**  
**GOVERNMENT CRIME POLICY**

### **PROVISIONS**

The following exclusion is added to Section **D. Exclusions 1.**:

#### **ATM-1 Automatic Teller Machines:**

Loss of "money" or "securities" contained in any automatic teller machine ("ATM") or while being transported to or from any ATM. Such loss is excluded regardless of the cause, event, act, omission or failure which contributes to the loss, including but not limited to (i) any dishonesty, theft, disappearance, destruction, forgery, alteration, robbery, or computer fraud by any person (whether or not an "employee") acting alone or in collusion with other persons, or (ii) any actual or alleged failure, malfunction or inadequacy of the ATM.

In all events coverage under this policy does not apply to loss of or damage to any ATM.

**ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.**

© American International Group, Inc. All rights reserved

---

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**PRODUCER OF RECORD ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

The Producers Name Area as set forth on the Declarations is amended to read as follows:

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

---

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**CANCELLATION OF POLICY AMENDED**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

**E. Conditions, Conditions Applicable To All Insuring Agreements, Cancellation Of Policy**  
(2)(b) is deleted in its entirety and replaced with the following:

- (b) **< # no less than 30 >** days before the effective date of cancellation if we cancel for any other reason.

Nothing herein stated shall be held to alter, vary, waive or extend any of the terms, conditions, provisions, agreements or limitations of the policy, other than as stated herein.

**ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.**

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**CHANGE EXTENDED PERIOD TO DISCOVER LOSS (LOSS SUSTAINED)**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

**A. Schedule\***

<b>Number of Days: [Never to Exceed 365 Days]</b>
*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

**B. Provisions**

The Extended Period To Discover Loss Condition is changed by replacing the 1 year period to discover loss with the number of days shown in the Schedule above. However, this extended period to discover loss terminates immediately upon the effective date of any other insurance obtained by you replacing in whole or in part the insurance afforded hereunder, whether or not the other insurance provides coverage for loss sustained prior to its effective date.

As respects any "employee benefit plan(s)" the 1 year period to discover loss remains unchanged.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

\_\_\_\_\_  
**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**PROTECTIVE DEVICES OR SERVICES WARRANTY**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

and applies to the Insuring Agreement(s) designated below:

<b>Insuring Agreement</b>	
<input type="checkbox"/>	Employee Theft (Commercial)
<input type="checkbox"/>	Employee Theft – Per Loss Coverage (Government)
<input type="checkbox"/>	Employee Theft – Per Employee Coverage (Government)
<input type="checkbox"/>	Inside the Premises – Theft Of Money And Securities
<input type="checkbox"/>	Inside the Premises – Robbery Or Safe Burglary Of Other Property
<input type="checkbox"/>	Outside the Premises
<input type="checkbox"/>	Inside the Premises – Theft Of Other Property
<input type="checkbox"/>	Inside the Premises – Robbery Or Burglary Of Other Property
<input type="checkbox"/>	Inside the Premises – Robbery Or Safe Burglary Of Money And Securities

**A. Schedule\***

**Address of Premises**

\_\_\_\_\_

**Items Applicable:**

<b>Item 1.</b> <input type="checkbox"/>	Covered property is kept in a class "E", "TL-15", "TL-30" or better safe; in addition, safe or vault must be central station alarmed during non-business hours;
<b>Item 2.</b> <input type="checkbox"/>	Use of a "UL" Certified Central Station premises alarm system, Grade A or better. If this system is not available due to circumstances beyond your control, a grade B may be substituted;
<b>Item 3.</b> <input type="checkbox"/>	Use of a "UL" Certified Central Station hold-up alarm at each cashier station;
<b>Item 4.</b> <input type="checkbox"/>	Maintenance of a record of each check cashed. If a photographic check recorder is used, mechanical breakdown which results in illegible copies shall not void the coverage provided that: a) you were unaware of the breakdown prior to loss and b) you can demonstrate that routine maintenance and quarterly test-developing is conducted;
<b>Item 5.</b> <input type="checkbox"/>	Each check is stamped marking the instrument "For Deposit Only";
<b>Item 6.</b> <input type="checkbox"/>	When conveying "Money" or "Securities" the total value of either or both in excess of \$5,000, you will utilize the services of an armored motor vehicle and document such utilization. In the event you convey "Money" or "Securities" the total value of either or both in excess of \$5,000 without

	utilization of an armored motor vehicle, the most we will pay in the event of a Loss is \$5,000.
<b>Item 7.</b> <input type="checkbox"/>	When conveying "Money" or "Securities" the total value of either or both in excess of \$50,000, you will utilize the services of an armored motor vehicle and document such utilization. In the event you convey "Money" or "Securities" the total value of either or both in excess of \$50,000 without utilization of an armored motor vehicle, the most we will pay in the event of a Loss is: \$50,000 or \$25,000 if the "Money" or "Securities" is conveyed without the accompaniment of one uniformed police officer or one armed guard.
<b>Item 8.</b> <input type="checkbox"/>	Continuously operating camera inside the lobby area and inside the cashier stations;
<b>Item 9.</b> <input type="checkbox"/>	Perimeter, window and doors are alarmed.
<b>Item 10.</b> <input type="checkbox"/>	Two (2) persons opening and closing the store (or one (1) person accompanied by an armed guard);
<b>Item 11.</b> <input type="checkbox"/>	Any crawl space in ceiling area over the cashier area is armed with motion detector devices;
<b>Item 12.</b> <input type="checkbox"/>	A bandit-resistive (bullet-resistant, ceiling to floor) enclosure with a bullet-resistant double door entry; (Note: A bullet-resistant double door entry is waived for Kiosk operations only)
<b>Item 13.</b> <input type="checkbox"/>	Premises has a street (public) door equipped with a remote locking device operable from inside the bandit-resistive enclosure, and an automatic closing device (pneumatic spring); (Note: For Kiosk operations only, this item is waived)
<b>Item 14.</b> <input type="checkbox"/>	< ADDITIONAL PROTECTIVE DEVICE, IF ANY >
<b>Item 15.</b> <input type="checkbox"/>	< ADDITIONAL PROTECTIVE DEVICE, IF ANY >
<b>Item 16.</b> <input type="checkbox"/>	< ADDITIONAL PROTECTIVE DEVICE, IF ANY >
<b>Item 17.</b> <input type="checkbox"/>	< ADDITIONAL PROTECTIVE DEVICE. IF ANY >
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.	

**B. Provisions**

In granting coverage under this policy, we are relying upon the above declarations and statements marked as applicable warranted by you. You warrant that the above applicable protections and procedural requirements will be complied with from the effective date of this policy to the date of this policy's termination.

It is further agreed that we will not be liable for loss if any of the above warranties are breached.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**COINSURANCE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

**A. Schedule**

<b>Coinsurance:</b>	
<b>Specified Dollar Amount:</b>	

**B. Provisions**

1. Solely with regard to claims for loss of more than the dollar amount specified in the Schedule and subject to the applicable deductible, we shall not be liable for a greater percentage of any loss than the percentage shown in the Schedule bears to the total amount of such loss, but in no event for more than the Limit of Insurance as set forth in the Declarations page. If there is no dollar amount specified in the Schedule, this endorsement shall apply to all loss.
2. Any recoveries, whether effected before or after any payment under this policy, whether made by us or you, shall be applied net of the expense of such recovery first to you in satisfaction of your covered loss in excess of the amount paid under this policy, second to us in satisfaction of amounts paid in settlement of your claim, third to you in satisfaction of any Deductible Amount and fourth, to you in satisfaction of any loss not covered under this policy.
3. All agreements, conditions and limitations of this policy which apply to our liability are deemed to be amended to conform with the provisions of this endorsement.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**COINSURANCE – CHECK SIGNING LOSS**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

**A. Schedule**

<b>Coinsurance:</b>	
<b>Specified Dollar Amount:</b>	

**B. Provisions**

1. Solely with regard to claims for loss involving, attributable to or arising out of the issuance of any checks, drafts, promissory notes or similar written promissory notes, orders or directions to pay a sum certain in "money", made by, drawn by or drawn upon any account of yours, and subject to the applicable deductible, we shall not be liable for a greater percentage of any loss than the percentage shown in the Schedule bears to the total amount of such loss, but in no event for more than the Limit of Insurance as set forth in the Declarations page. If there is no dollar amount specified in the Schedule, this endorsement shall apply to all loss.

This condition shall apply to claims for loss under the following Insuring Agreements: **Employee Theft, Employee Theft – Per Loss Coverage, Employee Theft – Per Employee Coverage and Forgery or Alteration** if included on the policy.

2. Any recoveries, whether effected before or after any payment under this policy, whether made by us or you, shall be applied net of the expense of such recovery first to you in satisfaction of your covered loss in excess of the amount paid under this policy, second to us in satisfaction of amounts paid in settlement of your claim, third to you in satisfaction of any Deductible Amount and fourth, to you in satisfaction of any loss not covered under this policy.
3. All agreements, conditions and limitations of this policy which apply to our liability are deemed to be amended to conform with the provisions of this endorsement.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**CONVERT TO SCHEDULE COVERAGE  
("EMPLOYEE THEFT" AND "FORGERY OR ALTERATION")**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

and applies to the Insuring Agreement(s) designated below:

**INSURING AGREEMENT:**

- Employee Theft (Commercial)
- Employee Theft – Per Loss Coverage (Government)
- Employee Theft – Per Employee Coverage (Government)
- Forgery or Alteration
- Inside the Premises – Theft of Money and Securities
- Inside the Premises – Robbery or Safe Burglary of Other Property
- Outside the Premises
- Inside the Premises – Theft of Other Property
- Inside the Premises – Robbery or Burglary of Other Property
- Inside the Premises – Robbery or Safe Burglary of Money and Securities

**PROVISIONS**

1. The definition of "Premises" is amended to read as follows:

"Premises" means any location named in the Schedule below.

2. With respect to the insuring agreements indicated above, the coverage provided under this policy shall apply only to those locations listed in the Schedule. The most we will pay for all loss resulting directly from an "occurrence" at a location listed in the schedule below is the applicable Limit of Insurance shown in the Schedule. In the event that an "occurrence" takes place at more than one location in the Schedule, the highest Limit of Insurance for the locations involved will be our limit of liability.
3. Coverage for "premises" acquired in addition to those shown in the Schedule will apply for 60 days from the date acquired, at the Limit of Insurance shown in the Declarations.
4. With respect to the Outside the Premises insuring agreement, our limit of liability for any one "messenger" or armored motor vehicle is the Outside the Premises Limit of

Insurance applicable to the "premises" from which the "messenger" or armored motor vehicle initially operates regardless of the number of other "premises" served.

5. The Consolidation-Merger Condition of the Commercial Crime Policy does not apply.

SCHEDULE

Premises	Limit of Insurance	Outside the Premises Limit of Insurance
*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.		

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **CONVICTION REQUIREMENT**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

The following exclusion is added to Section **D. Exclusions 2.:**

**CL-1** Loss of "money," "securities" and "other property" except for that portion of Loss for which your "employee" has been convicted in a competent court of law.

**ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.**

© American International Group, Inc. All rights reserved

---

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**RELIANCE UPON OTHER CARRIER'S APPLICATION**

This endorsement modifies insurance provided under the following:

- COMMERCIAL CRIME POLICY**
- GOVERNMENT CRIME POLICY**

In granting coverage under this policy, it is agreed that we have relied upon the statements and representations contained in the below referenced application (including materials submitted thereto and, if such application is a renewal application, all such previous policy applications, and their attachments and materials, for which this policy is a renewal or succeeds in time) as being accurate and complete. It is further understood and agreed that the Named Insured affirms and represents to us that the statements and representations made in such application were accurate on the date such representations and statement were so given and that in connection therewith the Named Insured hereby reaffirms each and every statement made in the application to [INSERT OTHER CARRIER] as accurate as of [INSERT DATE OF SUCH APPLICATION] as if it was made to us on such date. All such statements and representations shall be deemed to be material to the risk assumed by us, are the basis of this policy and are to be considered as incorporated into this policy.

<u>TYPE OF POLICY APPLICATION</u>	<u>CARRIER</u>	<u>DATE SIGNED</u>
-----------------------------------	----------------	--------------------

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

AUTHORIZED REPRESENTATIVE

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **RENEWAL ENDORSEMENT**

This endorsement modifies insurance provided under the following:

#### **COMMERCIAL CRIME POLICY GOVERNMENT CRIME POLICY**

1. The Item of the Declarations entitled "POLICY PERIOD" is deleted in its entirety and replaced with the following:

Policy Period:           to  
                                  (12:01 A.M. Standard Time at your Mailing Address shown above)

Our liability under this Policy shall not be cumulative from Policy Period to Policy Period.

2. This endorsement shall be effective at the same time the policy is effective.
3. Effective 12:01 A.M. on           this policy number as stated above is changed to

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **DIMINUTION OF DEDUCTIBLE**

This endorsement modifies insurance provided under the following:

#### **COMMERCIAL CRIME POLICY GOVERNMENT CRIME POLICY**

With respect to a loss for which coverage is provided by this policy and which is sustained partly during the period of other policies providing coverage for such loss issued to you or to any predecessor in interest of yours and terminated or canceled or allowed to expire as of the inception date of this policy, the amount of the deductible that is applicable to the portion of the loss sustained during this Policy Period shall be reduced, in whole or in part, by:

- (a) The amount of the loss which is sustained by you during the period of such other policies if such loss is less than the amount of the deductible applicable to that loss under such other policies, or
- (b) The amount of the deductible applicable to the loss sustained by you during the period of such other policies if the applicable deductible is less than the amount of the loss sustained during such period.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

---

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **EMPLOYEE POST TERMINATION COVERAGE**

This endorsement modifies insurance provided under the following:

#### **COMMERCIAL CRIME POLICY GOVERNMENT CRIME POLICY**

#### **PROVISIONS:**

1. Section **F. Definitions**, "Employee", subsection a.(1)(a) is hereby deleted in its entirety and replaced with the following:
  - a. "Employee" means:
    - (1) Any natural person:
      - (a) While in your service and for the first **<# greater than 30>** days immediately after termination of service, unless such termination is due to "theft" or any other dishonest act committed by the "employee";
2. Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, limitations, conditions, or provisions of the attached Policy other than the above stated.

**ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.**

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **EXCLUDE LOSS OF CLIENTS PROPERTY**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

### **PROVISIONS**

**E. Conditions, Conditions Applicable To All Insuring Agreements, Ownership Of Property; Interests Covered** is replaced by the following:

#### **Ownership Of Property; Interests Covered**

The property covered under this policy is limited to property that you own or lease. This insurance does not provide any rights or benefits to any other person or organization. Any claim for loss that is covered under this policy must be presented by you.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **FIDELITY RESEARCH & INVESTIGATIVE SETTLEMENT CLAUSE (FRISC)**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

**Clause E. Conditions, 1. Conditions Applicable To All Insuring Agreements** is hereby amended by deleting the subparagraphs entitled **Duties in the Event of Loss** and **Legal Action Against Us** in their entirety and replacing them with the following:

#### **The Fidelity Research & Investigative Settlement Clause (FRISC)**

Upon knowledge or discovery of loss or of an occurrence which may give rise to a claim for loss, you shall:

- give written notice to us or any of our authorized agents as soon as practicable, but not later than 90 days after discovery.
- cooperate with us in the investigation and settlement of the claim, including providing us with all requested information and documents pertaining to the claim.

An independent Investigative Specialist will investigate the facts and determine the quantum of loss. The report issued by the Investigative Specialist will be definitive as respects the facts and the quantum.

After a joint review of the investigative report, if you and we cannot agree upon the settlement of loss, we, at your request, shall submit the dispute to mediation and/or arbitration (if applicable). The rules of the American Arbitration Association shall apply to this proceeding except for the selection of the mediator and/or arbitrator.

You shall choose an Investigative Specialist and a Mediator and/or Arbitrator from the enclosed listing, provided the choice does not present a clear conflict of interest. We and you will share equally the cost of the Investigative Specialist. The Deductible Amount is not applicable to the cost of the Investigative Specialist and the expense paid by us will be a part of, and not in addition to, the limit of liability.

We may amend the listing of Investigative Specialists, Mediators and Arbitrators. However, no changes shall be made to the listing attached to this endorsement during the Policy Period unless the amendments are at your request.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

---

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **SUBSEQUENT SUSTAINED LOSS EXCLUSION**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

It is hereby understood and agreed that coverage under this policy does not apply to loss sustained by you subsequent to .

**Please read the following: This Endorsement is being added to the policy as an alternative to our right, pursuant to the binder of insurance for the policy, to declare this policy null and void ab initio due to failure to provide the "subject to" information as referenced in the binder of insurance. It is agreed that, upon the receipt, review and written approval by us of the "subject to" information within 90 days, this exclusion shall be deleted retroactively and have no effect. Alternatively, in the event that any of the "subject to" information referenced in the binder of insurance issued is not received by us, or if received, is not approved by us for any reason, within 90 days from the date of issuance of this endorsement, we, at our sole discretion, may declare the policy null and void ab initio and of no effect. Payment of the premium shall not nullify this right to void the policy, but if so nullified such payment shall be returned as soon as practicable.**

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

---

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**INCOMING CHECK FORGERY INSURING AGREEMENT**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

**PROVISIONS:**

- 1. The Declarations page is hereby amended by adding the following Insuring Agreement as follows:

	Limit of Insurance Per Occurrence	Deductible Amount Per Occurrence
Incoming Check Forgery:	\$ <u>XXXXXXXX</u>	\$ <u>XXXXXXXX</u>

- 2. Clause **A. Insuring Agreements** is hereby amended by adding the following Insuring Agreement:

**ICF-1 Incoming Check Forgery**

We will pay for loss which you shall sustain through forgery or alteration of, on or in any check or draft drawn upon or by any bank, or any check or draft drawn by any corporation upon itself or any check or written order or direction to pay a sum certain in money drawn by any public body upon itself or any warrant drawn by any public body, which you shall receive at any office, while such office is covered under this Insuring Agreement, in payment or purported payment for personal property sold and delivered or in payment of purported payment for services rendered, but excluding all loss caused by forgery or alteration of, on or in any instrument received by you in purported payment for property previously sold and delivered on credit.

Our liability on account of any instrument covered under this Insuring Agreement shall be seventy-five percent (75%) of your pecuniary interest in the instrument (not to exceed, however, the amount of insurance as hereinafter set forth applicable to the office at which such instrument was received), such pecuniary interest to be determined by:

- (a) the amount paid or purporting to have been paid to you for the property;
- (b) the amount paid or purporting to have been paid to you for the services rendered; and
- (c) the amount of cash, if any, delivered against such instrument, over and above (a) and (b) immediately preceding.

Mechanically reproduced facsimile signatures are treated the same as hand written signatures.

- 3a. With respect to the Commercial Crime Policy only, any references to "A.2" in:
  - (a) **E. Conditions, Conditions Applicable To All Insuring Agreements, Duties In The Event Of A Loss;**
  - (b) **E. Conditions, Conditions Applicable to Insuring Agreement A.2.;** and
  - (c) **Clause F. Definitions**are hereby amended by the substitution of "A.2 and A.ICF-1."
  
- 3b. With respect to the Government Crime Policy only, any references to "A.3" in:
  - (a) **E. Conditions, Conditions Applicable To All Insuring Agreements, Duties In The Event Of A Loss;**
  - (b) **E. Conditions, Conditions Applicable to Insuring Agreement A.3.;** and
  - (c) **Clause F. Definitions**are hereby amended by the substitution of "A.3 and A.ICF-1."
  
- 4. **E. Conditions, Conditions Applicable To All Insuring Agreements, Recoveries** is amended by deleting subparagraph (1) in its entirety and replacing it with the following:
  - (1) Any recoveries, less the cost of obtaining them, made after settlement of loss covered by this policy will be distributed as follows:
    - (a) to you, until you are reimbursed for any loss that you sustain that exceeds the Limit of Insurance and the Deductible Amount, if any;
    - (b) then to us, until we are reimbursed for the settlement made;
    - (c) then to you, until you are reimbursed for that part of the loss equal to the Deductible Amount, in any;

provided, however, that if you shall sustain a loss under the Incoming Check Forgery Insuring Agreement, then any reimbursement or recovery, whether recovered before or after payment of such loss, less the expense of collection, shall be divided between you and us in such proportion that the net loss to you and us after deducting such reimbursement or recovery shall be twenty-five percent (25%) and seventy-five (75%), respectively, and our net loss, after deducting any reimbursement or recovery, shall not in any event, exceed the amount of Insurance carried under the Incoming Check Forgery Insuring Agreement applicable to such loss.

Only your offices listed in the Schedule below are covered under the Incoming Check Forgery Insuring Agreement and the amount of insurance applicable to each such office is also set forth in



This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **NON-ACCUMULATION OF LIMITS ENDORSEMENT**

This endorsement modifies insurance provided under the following:

#### **COMMERCIAL CRIME POLICY GOVERNMENT CRIME POLICY**

1. It is understood and agreed that notwithstanding the Limit of Insurance as stated on the Declarations page, the Limit of Liability provided by this Policy shall not be in addition to the Limits of Insurance provided by Policy No. **XXXXXXXXXX** (hereinafter the "Other AIG Policy") issued to **[NAME OF OTHER COMPANY]**. In the event of a loss involving this Policy and the Other AIG Policy, the maximum amount payable by us shall be the higher of this Policy or the Other AIG Policy.
2. Paragraph 1. above shall apply strictly in the event of a common loss.
3. Finally, nothing in this endorsement shall be construed to increase our Limit of Insurance set forth in the Declarations page of such Other AIG Policy, which shall remain our maximum limit of liability for all loss under such Other AIG Policy, or our Limit of Insurance under this policy as set forth in the Declarations of this policy which shall remain our maximum limit of liability for all loss combined under this policy.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**OMNIBUS NAMED INSURED**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

1. The Item of the DECLARATIONS entitled NAMED INSURED is amended by addition of the following:

and any interest hereafter owned, controlled or operated by any one of those named as Insured.

2. With respect to the Commercial Crime Policy only, this amendment is subject to Clause **E. Conditions, Consolidation – Merger or Aquisition.**
3. Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limitations, conditions or agreements of the attached policy other than as above stated.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **TRADING EXCLUSION**

This endorsement modifies insurance provided under the following:

#### **COMMERCIAL CRIME POLICY GOVERNMENT CRIME POLICY**

It is agreed that in **D. Exclusions 2.**, the exclusion entitled "**Trading**" is deleted in its entirety and replaced with the following:

#### **Trading**

This policy does not apply to loss resulting directly or indirectly from any authorized or unauthorized trading of "money," "securities" or "other property," whether or not in your name and whether or not in a genuine or fictitious account; provided, however, this exclusion shall not apply to "direct losses" caused by "theft" by an "employee" which result in improper financial gain to such "employee." "Direct losses" as used herein shall mean only the amount of improper financial gain to the "employee." Salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions or other employee benefits earned in the normal course of employment shall not constitute improper financial gain.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

---

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**PHARMACEUTICAL EXCLUSION**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

It is agreed that the policy is amended by adding the following exclusion to Section **D**.  
**Exclusions 1.:**

**CS-1      Controlled Substances**

Loss of or damage to any controlled substances.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

---

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**PRIOR THEFT OR DISHONESTY**

This endorsement modifies insurance provided under the following

**COMMERCIAL CRIME POLICY  
GOVERNMENT CRIME POLICY**

**A. Schedule\***

<b>Prior Theft or Dishonesty Amount:</b>	\$XXXXXX
*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.	

**B. E. Conditions** is modified as follows:

The paragraph entitled **Termination As To Any Employee** is deleted in its entirety from:

- **Conditions Applicable to Insuring Agreement A. 1.**  
(with respect to the Commercial Crime Policy)
- **Conditions Applicable to Insuring Agreement A. 1. And A.2.**  
(with respect to the Government Crime Policy)

and replaced with the following:

**Termination As To Any Employee**

- (1) This Insuring Agreement is cancelled as to any "employee" immediately upon discovery by:
- (a) You; or
  - (b) (with respect to the Commercial Crime Policy) Any of your partners, "members", "managers", officers, directors, or trustees not in collusion with the "employee";  
(with respect to the Government Crime Policy) Any of your officials or employees authorized to manage, govern or control your "employees" not in collusion with the "employee"
- of "theft" or any other dishonest act committed by the "employee"
- after becoming employed by you; or
  - prior to becoming employed by you, provided that such conduct involved Loss of Money, Securities or other property valued at the amount specified in the schedule above or more.

- (2) The Insuring Agreement terminates as to any "employee" on the date specified in a notice mailed to the first Named Insured. The date will be at least 30 days after the date of mailing. We will mail or deliver our notice to the first named Insured's last mailing address known to us. If notice is mailed proof of mailing will be sufficient proof of notice.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

AUTHORIZED REPRESENTATIVE

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**BONDED EMPLOYEES EXCLUSION DELETED**

This endorsement modifies insurance provided under the following:

**GOVERNMENT CRIME POLICY**

In Section **D. Exclusions**, subparagraph 2., the exclusion entitled **Bonded Employees** is deleted in its entirety.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

---

**AUTHORIZED REPRESENTATIVE**

This endorsement effective on \_\_\_\_\_ forms a part of

policy number:

issued to:

By

### CRIME ADVANTAGE<sup>SM</sup>

This endorsement modifies insurance provided under the following:

#### GOVERNMENT CRIME POLICY

1. **E. Conditions, Conditions Applicable To Insuring Agreements A.1. And A.2., Termination As To Any Employee**, section (2) is deleted in its entirety and replaced with the following:

(2) On the date specified in a notice mailed to the first Named Insured. That date will be at least **<# no less than 30>** days after the date of mailing.

We will mail or deliver notice our notice to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

2. **E. Conditions, Conditions Applicable To All Insuring Agreements, Cancellation Of Policy**, section (2) is deleted in its entirety and replaced with the following:

(2) We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

- (a) 10 days before the effective date of cancellation if we cancel for non-payment of premium; or
- (b) **<# no less than 30>** days before the effective date of cancellation if we cancel for any other reason.

3. **F. Definitions, "Employee," a. (1)(a)** is deleted in its entirety and replaced with the following:

(a) While in your service and for the first **<# no less than 30>** days immediately after termination of service, unless such termination is due to "theft" or any other dishonest act committed by the "employee";

4. **F. Definitions, "Employee," a.** is amended by adding the following at the end thereof:

"Employee" is also deemed to include:

- (a) Any of your directors, trustees or non-compensated officers while performing acts within the scope of the usual duties of an "employee"

- (b) Any of your directors or trustees who are members of any of your elected or appointed committees to perform on your behalf specific, as distinguished from general, directorial acts
  - (c) Students gaining work experience
  - (d) Any non-compensated natural person other than one who is a fund solicitor, while performing service for you that are usual to the duties of an "employee"
  - (e) Any of your part-time "employees"
  - (f) Any natural person, whether or not compensated, while performing services for you as the chairman, or a member of any committee
5. With respect to a loss for which coverage is provided by this policy and which is sustained partly during the period of other policies providing coverage for such loss issued to you or to any predecessor in interest of yours and terminated or canceled or allowed to expire as of the inception date of this policy, the amount of the deductible that is applicable to the portion of the loss sustained during this Policy Period shall be reduced, in whole or in part, by:
- (a) The amount of the loss which is sustained by you during the period of such other policies if such loss is less than the amount of the deductible applicable to that loss under such other policies, or
  - (b) The amount of the deductible applicable to the loss sustained by you during the period of such other policies if the applicable deductible is less than the amount of the loss sustained during such period.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

### **CLIENTS' PROPERTY – SCHEDULED CLIENTS**

This endorsement modifies insurance provided under the following:

#### **COMMERCIAL CRIME POLICY**

With regard to this Clients' Property – Scheduled Clients Endorsement, the provisions of the policy to which this endorsement is attached apply, unless modified by this endorsement.

A. The following insuring agreement is added to Section **A. Insuring Agreements**:

We will pay for loss of or damage to "money," "securities" and "other property" sustained by your "client," named in the SCHEDULE below, resulting directly from "theft" committed by an identified "employee," acting alone or in collusion with other persons.

B. Under Section **D. Exclusions** in the Commercial Crime Policy, the Acts of Employees, Managers, Directors, Trustees or Representatives Exclusion does not apply to this Insuring Agreement.

C. Under Section **E. Conditions**:

1. Paragraph (1) of the **Duties in the Event of Loss** Condition is replaced by the following:

Notify us as soon as possible.

2. The **Ownership of Property; Interests Covered** Condition is replaced by the following:

The property covered under this Insuring Agreement is limited to property:

- a. that your "client" owns or leases; or
- b. that your "client" holds for others whether or not your "client" is legally liable for the loss of such property.

However, this insurance is for your benefit only. It provides no rights or benefits to any other person or organization, including your "client." Any claim for loss that is covered under this Insuring Agreement must be presented by you.

D. Under Section F. Definitions:

1. The following definitions are added:
  - a. "Client" means any entity named in the SCHEDULE below.
  - b. "Occurrence" means:
    - (1) An individual act;
    - (2) The combined total of all separate acts whether or not related; or
    - (3) A series of acts whether or not related; committed by an "employee", acting alone or in collusion with other persons, during the Policy Period shown in the Declarations, before such Policy Period or both.
2. The definition of "theft" is replaced by the following:

"Theft" means the unlawful taking of property to the deprivation of your "client."

It is further agreed that with respect to the coverage afforded pursuant to this endorsement, the most we will pay under this policy for loss is the Limit of Insurance shown in the below SCHEDULE for the respective named "client" and such loss shall also be subject to the applicable Deductible Amount shown in the SCHEDULE below:

SCHEDULE

<u>Name of "client"</u>	<u>Limit of Insurance</u>	<u>Deductible Amount</u>
-------------------------	---------------------------	--------------------------

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

\_\_\_\_\_  
AUTHORIZED REPRESENTATIVE

This endorsement effective on \_\_\_\_\_ forms a part of

policy number:

issued to:

By

### CRIME ADVANTAGE<sup>SM</sup>

This endorsement modifies insurance provided under the following:

#### COMMERCIAL CRIME POLICY

**1. E. Conditions, Conditions Applicable To Insuring Agreement A.1., Termination As To Any Employee**, section (2) is deleted in its entirety and replaced with the following:

(2) On the date specified in a notice mailed to the first Named Insured. That date will be at least **<# no less than 30>** days after the date of mailing.

We will mail or deliver notice our notice to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

**2. E. Conditions, Conditions Applicable To All Insuring Agreements, Cancellation Of Policy**, section (2) is deleted in its entirety and replaced with the following:

(2) We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

(a) 10 days before the effective date of cancellation if we cancel for non-payment of premium; or

(b) **<# no less than 30>** days before the effective date of cancellation if we cancel for any other reason.

**3. E. Conditions, Conditions Applicable To All Insuring Agreements, Consolidation-Merger Or Acquisition**, section (1) is deleted in its entirety and replaced with the following:

(1) You must give us written notice and obtain our written consent to extend this insurance to such additional "employees" or "premises".

If such consolidation, merger or purchase or acquisition of assets or liabilities increases your total assets by more than **<% no less than 5>**% we may condition our consent upon payment of additional premium; but

4. **F. Definitions, "Employee," a. (1)(a)** is deleted in its entirety and replaced with the following:

- (a) While in your service and for the first **<# no less than 30>** days immediately after termination of service, unless such termination is due to "theft" or any other dishonest act committed by the "employee";

5. **F. Definitions, "Employee," a.** is amended by adding the following at the end thereof:

"Employee" is also deemed to include:

- (a) Any of your directors, trustees or non-compensated officers while performing acts within the scope of the usual duties of an "employee"
- (b) Any of your directors or trustees who are members of any of your elected or appointed committees to perform on your behalf specific, as distinguished from general, directorial acts
- (c) Students gaining work experience
- (d) Any non-compensated natural person other than one who is a fund solicitor, while performing service for you that are usual to the duties of an "employee"
- (e) Any of your part-time "employees"
- (f) Any natural person, whether or not compensated, while performing services for you as the chairman, or a member of any committee

6. With respect to a loss for which coverage is provided by this policy and which is sustained partly during the period of other policies providing coverage for such loss issued to you or to any predecessor in interest of yours and terminated or canceled or allowed to expire as of the inception date of this policy, the amount of the deductible that is applicable to the portion of the loss sustained during this Policy Period shall be reduced, in whole or in part, by:

- (a) The amount of the loss which is sustained by you during the period of such other policies if such loss is less than the amount of the deductible applicable to that loss under such other policies, or
- (b) The amount of the deductible applicable to the loss sustained by you during the period of such other policies if the applicable deductible is less than the amount of the loss sustained during such period.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**INCLUDE CHIPS AS SECURITIES**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY**

1. In Section **F. Definitions**, "Securities," is hereby amended by adding the following to the end thereof:

"Securities" also includes chips issued by you, but does not include "money".

2. Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, limitations, conditions, or provisions of the attached Policy other than the above stated.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

**AUTHORIZED REPRESENTATIVE**

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**PARTNER COVERAGE WITH COINSURANCE**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME POLICY**

**A. SCHEDULE**

Included Partners	Coinsurance	Specified Dollar Amount
	%	\$
	%	\$
	%	\$
	%	\$

\*Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**B. PROVISIONS**

1. The definition of "employee" is amended to include any natural person Insured who is a partner in a partnership and who is shown in the Schedule above.
2. The **Acts Committed By You, Your Partners Or Your Members** Exclusion is replaced by the following:  
Loss resulting from "theft" or any other dishonest act committed by:
  - a. You; or
  - b. Any of your partners or "members", except a partner who has been included as an "employee" by this endorsement, whether acting alone or in collusion with other persons.
3. We will not pay for loss caused by any partner included as an "employee" by this endorsement unless the amount of that loss exceeds the sum of:
  - a. Any amounts you owe that partner;
  - b. The value of that partner's partnership interest in a partnership insured under this insurance as determined by the closing of that partnership's books on the date that the loss was "discovered" by that partnership or any of its partners not in collusion with the partner causing the loss; and
  - c. Any applicable Deductible Amount.

We will then pay the amount of loss excess of that sum, up to the Limit of Insurance applicable to the Employee Theft Insuring Agreement as amended by clauses 4 and 5 below.

4. With regard to claims for loss of more than the dollar amount specified in the Schedule and subject to the applicable deductible, we shall not be liable for a greater percentage of any loss than the percentage shown in the Schedule bears to the total amount of such loss, but in no event for more than the Limit of Insurance as set forth in the Declarations page. If there is no dollar amount specified in the Schedule, this endorsement shall apply to all loss.
5. Any recoveries, whether effected before or after any payment under this policy, whether made by us or you, shall be applied net of the expense of such recovery first to you in satisfaction of your covered loss in excess of the amount paid under this policy, second to us in satisfaction of the amounts paid in settlement of your claim, third to you in satisfaction of any deductible amount and fourth, to you in satisfaction of any loss not covered under this policy.
6. All agreements, conditions, limitations of this policy which apply to your liability are deemed to be amended to conform with the provisions of this endorsement.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© American International Group, Inc. All rights reserved

---

**AUTHORIZED REPRESENTATIVE**



SERFF Tracking Number: AGNY-125715487 State: Arkansas  
Filing Company: National Union Fire Insurance Company of State Tracking Number: EFT \$50  
Pittsburgh, Pa.  
Company Tracking Number: AIC-08-CR-02  
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft  
Product Name: Crime Endorsements 16560011040950010  
Project Name/Number: Crime Endorsements/AIC-08-CR-02

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 07/03/2008

**Comments:**  
**Attachment:**  
AR\_PCTD-1.pdf

**Satisfied -Name:** Forms Listing **Review Status:** Approved 07/03/2008

**Comments:**  
**Attachment:**  
\_Forms Listing.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

<b>3. Group Name</b>	<b>Group NAIC #</b>
American International Group, Inc.	012

4. Company Name(s)	Domicile	NAIC #	FEIN #	State#
National Union Fire Insurance Company of Pittsburgh, Pa.	PA	19445	25-0687550	

<b>5. Company Tracking Number</b>	<b>AIC-08-CR-02</b>
-----------------------------------	---------------------

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Nicole Todini 175 Water St., 17 <sup>th</sup> Floor New York, NY 10038	Manager, State Filings	212-458-6070	212-458-6070	nicole.todini@aig.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Nicole Todini

**Filing information** (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	26.0000 Burglary & Theft
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	26.0001 Commercial Burglary & Theft
<b>11. State Specific Product code(s)</b> (if applicable)[See State Specific Requirements]	
<b>12. Company Program Title</b> (Marketing title)	Commercial Crime
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 08/02/2008                      Renewal: 08/02/2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization</b> (if applicable)	N/A
<b>17. Reference Organization # &amp; Title</b>	N/A

<b>18. Company's Date of Filing</b>	07/02/08
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

### Property & Casualty Transmittal Document—

<b>20. This filing transmittal is part of Company Tracking #</b>	<b>AIC-08-CR-02</b>
--	---------------------

<b>21. Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
--

National Union Fire Insurance Company of Pittsburgh, Pa. submits:

-- Twenty-four (24) endorsements to be used with the Insurance Services Office, Inc. (ISO) Commercial Crime Policy and ISO Government Crime Policy;

-- Two (2) endorsements to be used with the ISO Government Crime Policy; and

-- Four (4) endorsements to be used with the ISO Commercial Crime Policy.

The endorsements which have a premium impact will be rated in accordance with the currently filed ISO Crime/Fidelity loss costs on file with your department.

<b>22. Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
---

**Check #:** EFT payment

**Amount:** \$50.00

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

## Forms Listing - Filing No. AIC-08-CR-02

	Form Title	Form No.	Form Type	New or Replacement	Form No. Being Replaced	Mandatory or Optional	Restricts, Broadens or Clarifies	Rate or Premium Impact	Description of Form
<b>The following twenty-four (24) endorsements apply to ISO's Commercial Crime Policy and Government Crime Policy.</b>									
1	ABSOLUTE CASH EXCLUSION	95416 (8/07)	E	N	N/A	Optional	Restricts	No	Excludes coverage for money from all insuring agreements under the policy.
2	ADDITIONAL NAMED INSURED	95417 (8/07)	E	N	N/A	Optional	Broadens	No	Provides a list of named insureds under the policy.
3	ATM EXCLUSION	95415 (8/07)	E	N	N/A	Optional	Restricts	No	Excludes coverage relating to Automated Teller Machines.
4	PRODUCER OF RECORD ENDORSEMENT	95444 (8/07)	E	N	N/A	Optional	Clarifies	No	Amends the producer section of the declarations page.
5	CANCELLATION OF POLICY AMENDED	95420 (8/07)	E	N	N/A	Optional	Broadens	No	Increases the number of days notice required to cancel a policy.
6	CHANGE EXTENDED PERIOD TO DISCOVER LOSS (LOSS SUSTAINED)	95431 (8/07)	E	N	N/A	Optional	Restricts	No	Reduces the number of days provided in order to discover a loss after the policy has terminated. This endorsement maintains the 1 year period for employee benefit plans.
7	PROTECTIVE DEVICES OR SERVICES WARRANTY	95445 (8/07)	E	N	N/A	Optional	Restricts	No	Provides a list of various security procedures and controls which the insured must have in place. If the insured does not have the specified items in place, coverage will not apply.
8	COINSURANCE ENDORSEMENT	95422 (8/07)	E	N	N/A	Optional	Restricts	No	Applies a coinsurance to loss under the policy for all losses or for losses exceeding a specified threshold.
9	COINSURANCE - CHECK SIGNING LOSS	95423 (8/07)	E	N	N/A	Optional	Restricts	No	Applies a coinsurance to loss under the policy relating to the insureds issuance of checks.
10	CONVERT TO SCHEDULE COVERAGE ("EMPLOYEE THEFT" & "FORGERY OR ALTERATION")	95425 (8/07)	E	N	N/A	Optional	Restricts	No	Amends coverage to only apply to listed locations. Similar to the ISO Convert to Schedule Coverage endorsement, however, this endorsement also applies to the Employee Theft and Forgery Or Alteration insuring agreements.
11	CONVICTION REQUIREMENT	95436 (8/07)	E	N	N/A	Optional	Restricts	No	Requires a conviction in a court of law in order for coverage to apply.
12	RELIANCE UPON OTHER CARRIER'S APPLICATION	95446 (8/07)	E	N	N/A	Optional	Clarifies	No	Specifies that our underwriting is conditioned upon our review and acceptance of another carrier's application.

## Forms Listing - Filing No. AIC-08-CR-02

	Form Title	Form No.	Form Type	New or Replacement	Form No. Being Replaced	Mandatory or Optional	Restricts, Broadens or Clarifies	Rate or Premium Impact	Description of Form
13	RENEWAL ENDORSEMENT	95455 (8/07)	E	N	N/A	Optional	Clarifies	Yes	Extends the policy term for another year (or other specified term) and changes the policy number as of the effective date of the endorsement. This endorsement is used to provide a renewal without issuing a new policy.
14	DIMINUTION OF DEDUCTIBLE	95454 (8/07)	E	N	N/A	Optional	Broadens	No	Provides for a waiver of our deductible in the event that coverage for a single loss is covered by us and the prior carrier. This benefits the insured by only applying a single deductible amount to the loss (the prior carrier's deductible).
15	EMPLOYEE POST TERMINATION COVERAGE	95428 (8/07)	E	N	N/A	Optional	Broadens	No	Extends the time that an employee is covered under the policy after they are terminated from employment.
16	EXCLUDE LOSS OF CLIENTS PROPERTY	95430 (8/07)	E	N	N/A	Optional	Restricts	No	Excludes coverage for any property not owned by the insured.
17	FIDELITY RESEARCH & INVESTIGATIVE SETTLEMENT CLAUSE (FRISC)	95432 (8/07)	E	N	N/A	Optional	Broadens	No	Provides a claim settlement process where an insured selects an investigator from an attached list to investigate their loss. The investigators fees are paid 50% by the policy and 50% by the insured.
18	SUBSEQUENT SUSTAINED LOSS EXCLUSION	95460 (8/07)	E	N	N/A	Optional	Restricts	No	Excludes coverage for any loss after the specified date on the endorsement. This endorsement is used when required underwriting information has not been received for the policy.
19	INCOMING CHECK FORGERY INSURING AGREEMENT	95434 (8/07)	E	N	N/A	Optional	Broadens	No	This insuring agreement provides coverage for forgery or alteration of checks that the insured receives in payment for property sold and delivered or for services rendered.
20	NON-ACCUMULATION OF LIMITS ENDORSEMENT	95440 (8/07)	E	N	N/A	Optional	Restricts	No	Places a maximum cap on the amount of payment for a single loss which is covered by multiple policies issued by us and specified by policy number in the endorsement.

## Forms Listing - Filing No. AIC-08-CR-02

	Form Title	Form No.	Form Type	New or Replacement	Form No. Being Replaced	Mandatory or Optional	Restricts, Broadens or Clarifies	Rate or Premium Impact	Description of Form
21	OMNIBUS INSURED AMENDED	95439 (8/07)	E	N	N/A	Optional	Broadens	No	Amends the named insured to include all entities owned, controlled or operated by the named insured.
22	TRADING EXCLUSION	95451 (8/07)	E	N	N/A	Optional	Broadens	No	Amends the Trading Exclusion in the policy to provide coverage for direct losses caused by theft by an employee which results in improper gain by that employee.
23	PHARMACEUTICAL EXCLUSION	95441 (8/07)	E	N	N/A	Optional	Restricts	No	Excludes coverage for loss of any kind of controlled substance.
24	PRIOR THEFT OR DISHONESTY	95442 (8/07)	E	N	N/A	Optional	Broadens	No	Amends the Termination as to Any Employee clause of the policy to apply a threshold to dishonest acts prior to an employee becoming employed by the named insured. If the act is below the specified dollar threshold, then the employee is not terminated from coverage.
<b>The following two (2) endorsements apply to ISO's Government Crime Policy.</b>									
25	BONDED EMPLOYEES EXCLUSION DELETED	95419 (8/07)	E	N	N/A	Optional	Broadens	No	Provides coverage for employees required by law to be individually bonded by removing the exclusion for these employees.
26	CRIME ADVANTAGE	95427 (8/07)	E	N	N/A	Optional	Broadens	Yes	Provides several frequently requested coverage enhancements including: Extended notice for termination as to any employee, extended notice for cancellation of the policy, extended period for which an employee is covered after termination from employment, expanded definition of employee and waiver of our deductible in the event that coverage for a single loss is covered by us and the prior carrier.
<b>The following four (4) endorsements apply to ISO's Commercial Crime Policy.</b>									
27	CLIENTS' PROPERTY - SCHEDULED CLIENTS	95421 (8/07)	E	N	N/A	Optional	Broadens	No	Provides Clients' Property coverage (similar to the ISO Clients' Property endorsement) however, coverage is limited to those listed clients.

Forms Listing - Filing No. AIC-08-CR-02

	Form Title	Form No.	Form Type	New or Replacement	Form No. Being Replaced	Mandatory or Optional	Restricts, Broadens or Clarifies	Rate or Premium Impact	Description of Form
28	CRIME ADVANTAGE	95426 (8/07)	E	N	N/A	Optional	Broadens	Yes	Provides several frequently requested coverage enhancements including: Extended notice for termination as to any employee, extended notice for cancellation of the policy, automatic coverage for certain new acquisitions, extended period for which an employee is covered after termination from employment, expanded definition of employee and waiver of our deductible in the event that coverage for a single loss is covered by us and the prior carrier.
29	INCLUDE CHIPS AS SECURITIES	95429 (8/07)	E	N	N/A	Optional	Broadens	No	Extends the definition of Securities to include chips issued by the named insured. This endorsement is used for casino and similar risks.
30	PARTNER COVERAGE WITH COINSURANCE	95528 (9/07)	E	N	N/A	Optional	Broadens	No	Expands the definition of employee to include Partners similar to the ISO Include Partners as Employees endorsement, but includes a coinsurance feature.

A = Application  
D = Declarations  
E = Endorsement  
P = Policy  
O = Other (Please explain)

Yes or No