

**THIS ENDORSEMENT CHANGES YOUR POLICY.
PLEASE READ IT CAREFULLY**

THEFT EXCLUSION

When made part of this insurance contract, the following applies to:

BUSINESSOWNERS COVERAGE FORM BP 00 03

Except as provided below, all other provisions here remain unchanged.

The following is added to Section B. – “Exclusions”:

We will not pay for loss of damage caused by or resulting from theft of business personal property.
But we will pay for:

1. Loss or damage that occurs due to looting at the time and place of a riot or civil commotion; or
2. Building damage caused by the breaking in or exiting of burglars.

And if theft results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.