

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

## **ADDITIONAL COVERAGE - VALUABLE PAPERS AND RECORDS**

**This endorsement modifies insurance provided under the following:  
DIFFERENCE IN CONDITIONS COVERAGE FORM UND 1211**

### **A. COVERAGE**

Subject to the terms, exclusions, limits and conditions of the policy to which this endorsement is attached and to the provisions contained in this endorsement, we will pay the cost to replace or restore the lost information on "valuable papers and records" that are your property or property of others in your care, custody or control, for which duplicates do not exist. The loss to "valuable papers and records" must be caused by or result from a Covered Cause of Loss, first commencing during the Policy Period, at the locations described in the Declarations. This additional coverage does not apply to valuable papers and records which exist as electronic data. Electronic data has the meaning described in paragraph **C.8.** of **PROPERTY EXCLUDED** in the **DIFFERENCE IN CONDITIONS COVERAGE FORM**.

### **B. PROPERTY EXCLUDED**

1. Coverage does not apply to the following types of "valuable papers and records":
  - a. "Valuable papers and records" held as samples or for delivery after sale;
  - b. "Valuable papers and records" in storage away from the locations described in the Declarations; or
  - c. "Valuable papers and records" relative to contraband, or property in the course of illegal transportation or trade.

### **C. CAUSES OF LOSS EXCLUDED**

1. The following exclusions apply in addition to those indicated in section **D. CAUSES OF LOSS EXCLUDED** of the **DIFFERENCE IN CONDITIONS COVERAGE FORM**. We will not pay for loss or damage caused by or resulting from any of the following:
  - a. Errors or omissions in processing or copying;
  - b. Electrical or magnetic injury, disturbance or erasure of electronic recordings; or
  - c. Unauthorized instructions to transfer property to any person or to any place.

### **D. LIMIT OF INSURANCE**

The most we will pay for loss in any one "loss occurrence" is the applicable limit of insurance as described in **A.2. LIMITS OF INSURANCE** in the Declarations. If there are no stated values shown for Valuable Papers and Records, the most we will pay for loss in any one "loss occurrence" for coverage provided by this endorsement is \$15,000. Payments made for coverage provided by this endorsement are within the Limits of Insurance and will not serve to increase our Limits of Insurance stated in the Declarations.

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## E. DEFINITIONS

1. "Valuable papers and records" means inscribed, printed or written documents, manuscripts or records, including proprietary information, abstracts, books of account, card index systems, deeds, drawings, films, maps or mortgages.

But "valuable papers and records" does not mean "money" or "securities", converted data, programs or instructions used in your data processing operations, including the materials on which the data is recorded.

2. "Money" means:
  - a. Currency, coins and bank notes whether or not in current use; and
  - b. Travelers checks, register checks and money orders held for sale to the public.
3. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:
  - a. Tokens, tickets, revenue and other stamps whether or not in current use; and
  - b. Evidences of debt issued in connection with credit or charge cards, which cards are not of your own issue;but does not include "money".

**Nothing contained in this endorsement will be held to vary, alter, waive or extend any of the terms, conditions, or limitations of the policy to which this endorsement is attached other than as stated above.**

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