

## THEFT COVERAGE ENDORSEMENT

If the Declaration Page shows that the 'Theft Coverage Endorsement' applies, you are insured against direct loss or damage caused by "theft" as described and limited.

"Theft": This peril means the wrongful abstraction of insured property with the intent of depriving the rightful owner of the insured property. This peril includes direct loss or damage caused by attempted theft.

### EXCLUSIONS

This Endorsement does not insure loss of or damage to:

1. property at locations which to the knowledge of the Insured are vacant for more than 30 consecutive days;
2. property at locations which you own, rent or occupy unless they are insured on the policy to which this endorsement is attached;
3. property in or from a building under construction or of materials and supplies for use in the construction until the building is completed and ready to be occupied;
4. property illegally acquired or kept;
5. property lawfully seized or confiscated unless such property is destroyed to prevent the spread of fire;
6. property used in whole or in part for the cultivation, harvesting, processing, manufacture, distribution or sale of marijuana or any product derived from, or containing, marijuana or any other substance falling within the Schedules of the Controlled Drugs and Substance Act, whether or not the insured is aware of such use of the property.

This Endorsement does not insure against loss or damage resulting from, contributed to or caused directly or indirectly by:

1. intentional or criminal acts or failure to act by you, your employees or anyone to whom the damaged or lost property is entrusted;
2. war, invasion, act of a foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power;
3. a. any nuclear incident as defined in the Nuclear Liability Act or any other nuclear liability act, law or statute, or any law amendatory thereof or nuclear explosion, except for ensuing loss or damage which results directly from fire, lightning or explosion of natural, coal or manufactured gas,  
b. contamination by radioactive material;
4. the voluntary parting with title or ownership, whether or not induced to do so by any fraudulent scheme, trick, device or false pretences;
5. mysterious disappearance.

**SEE ALSO THE DEFINITIONS FOR THE SECTION TO WHICH THIS COVERAGE APPLIES**

**ALL THE STATUTORY AND ADDITIONAL CONDITIONS OF THIS POLICY ALSO APPLY TO THIS COVERAGE.**