# ForeFront Portfolio 3.0<sup>SM</sup> Crime Coverage Part

## **CRIME DECLARATIONS**

## FEDERAL INSURANCE COMPANY

A stock insurance company, incorporated under the laws of Indiana, herein called the Company

Capital Center, 251 North Illinois, Suite 1100 Indianapolis, IN 46204-1927

Item 1. Parent Organization:

AF GLOBAL CORPORATION

# Item 2. Limits of Liability and Retentions:

Insuring Clauses Applicable to this Coverage Part:	Limits of Liability	Retentions:
X (A) Employee Theft Coverage:	\$3,000,000,00	\$100,000.00
X (B) Premises Coverage:	\$3,000,000.00	\$100,000.00
X (C) In Transit Coverage:	\$3,000,000.00	\$100,000.00
X (D) Forgery Coverage:	\$3,000,000.00	\$100,000.00
X (E) Computer Fraud Coverage:	\$3,000,000.00	\$100,000.00
X (F) Funds Transfer Fraud Coverage:	\$3,000,000.00	\$100,000.00
X (G) Money Order and Counterfeit		
Currency Fraud Coverage:	\$3,000,000.00	\$5,000.00
X (H) Credit Card Fraud Coverage:	\$3,000,000.00	\$5,000.00
X (I) Client Coverage	\$100,000.00	\$5,000.00
X (J) Expense Coverage:	\$100,000.00	None

Item 3. Coverage applies as follows:

Loss Discovered

## I. INSURING CLAUSES

agree as follows:

Insuring Clause (A): Employee Theft Coverage

(A) The Company shall pay the Parent Organization for direct loss of Money Securities or Property sustained by an Insured resulting from Theft or Forgery committed by an Employee acting alone or in collusion with others.

# Insuring Clause (B): Premises Coverage

- (B) The Company shall pay the Parent Organization for direct loss sustained by an Insured resulting from:
  - (1) Robbery, Safe Burglary, or unlawful taking of Money or Securities committed by a Third Party; or
  - (2) actual destruction or disappearance of Money or Securities,

within or from the Premises or Banking Premises.

Coverage under this Insuring Clause (B) shall also include:

- (3) loss of or damage to **Property** which results from **Robbery** or attempted **Robbery** within the **Premises**;
- (4) loss of or damage to such **Property** contained within any locked vault or safe which results from **Safe Burglary** or attempted **Safe Burglary** within the **Premises**:
- (5) damage to a locked safe cash drawer, cash box or cash register within the **Premises** by felonious entry or attempted felonious entry or loss by felonious abstraction of such container from within the **Premises** and
- (6) damage to the Premise's or to its exterior resulting from Safe Burglary or Robbery,

committed by a Third Party

## Insuring Clause (C): In Transit Coverage

- (C) The Company shall pay the Parent Organization for direct loss sustained by an Insured resulting from:
  - (1) Robbery or unlawful taking of Money or Securities committed by a Third Party: or
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while In Transit or while temporarily within the home of an Employee or a partner of an Organization.

Coverage under this Insuring Clause (C) shall also include:

- (3) damage to Property which results from Robbery while In Transit; and
- (4) loss by the unlawful taking of **Property** temporarily within the home of an **Employee** or a partner of an **Organization**.

committed by a Third Party.

## Insuring Clause (D): Forgery Coverage

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- (4) loss of or damage to such **Property** contained within any locked vault or safe which results from **Safe Burglary** or attempted **Safe Burglary** within the **Premises**:
- (5) damage to a locked safe cash drawer, cash box or cash register within the **Premises** by felonious entry or attempted felonious entry or loss by felonious abstraction of such container from within the **Premises** and
- (6) damage to the Premise's or to its exterior resulting from Safe Burglary or Robbery,

committed by a Third Party

## Insuring Clause (C): In Transit Coverage

- (C) The Company shall pay the Parent Organization for direct loss sustained by an Insured resulting from:
  - (1) Robbery or unlawful taking of Money or Securities committed by a Third Party: or
  - (2) actual destruction or disappearance of Money or Securities;

while In Transit or while temporarily within the home of an Employee or a partner of an Organization.

Coverage under this Insuring Clause (C) shall also include:

- (3) damage to Property which results from Robbery while In Transit; and
- (4) loss by the unlawful taking of **Property** temporarily within the home of an **Employee** or a partner of an **Organization**.

committed by a Third Party.

## Insuring Clause (D): Forgery Coverage

## I. INSURING CLAUSES

agree as follows:

Insuring Clause (A): Employee Theft Coverage

(A) The Company shall pay the Parent Organization for direct loss of Money Securities or Property sustained by an Insured resulting from Theft or Forgery committed by an Employee acting alone or in collusion with others.

# Insuring Clause (B): Premises Coverage

- (B) The Company shall pay the Parent Organization for direct loss sustained by an Insured resulting from:
  - (1) Robbery, Safe Burglary, or unlawful taking of Money or Securities committed by a Third Party; or
  - (2) actual destruction or disappearance of Money or Securities,

within or from the Premises or Banking Premises.

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