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Previous Policy Number  
S 1743434

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S 1743434

# COMMERCIAL CRIME COVERAGE DECLARATION

Policy Effective Date: JULY 28, 2019	Coverage Effective Date: JULY 28, 2019
Business of Named Insured: WASTE WATER DISTRICT	
Insurance is provided only for those coverages which are shown in the following coverage schedule.	

## Coverage Schedule

Coverage Form	Coverage	Limit	Deductible
	EMPLOYEE THEFT -SCHEDULED	SEE CR0408	SEE CR0408
	INSIDE THE PREMISES-ROBBERY/SAFE BURG OTHER PROP	\$25,000	\$500
	INSIDE THE PREMISES-THEFT OF MONEY AND SECURITIES	\$25,000	\$500
	OUTSIDE THE PREMISES	\$25,000	\$500



2019 056670

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2019 AUG 21 AM 11:52  
MICHAEL B. BROWN  
RECORDER

Forms and Endorsements: Refer to "Commercial Policy Forms and Endorsement Schedule"	Premium Amount \$250.00 (This premium may be ) (subject to adjustment.)
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# EMPLOYEE THEFT — NAME OR POSITION SCHEDULE

POLICY NUMBER: S 1743434

CRIME AND FIDELITY  
SCR 04 08 09 17

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

This endorsement modifies insurance provided under the following:

- COMMERCIAL CRIME COVERAGE FORM
- COMMERCIAL CRIME POLICY
- EMPLOYEE THEFT AND FORGERY POLICY
- GOVERNMENT CRIME COVERAGE FORM
- GOVERNMENT CRIME POLICY

## SCHEDULE

**Name Schedule Coverage**

Item No.	Names Of Covered Employees	Limit Of Insurance On Each Employee	Deductible Amount On Each Employee
0001	CLASS II EMPLOYEES	10000	250

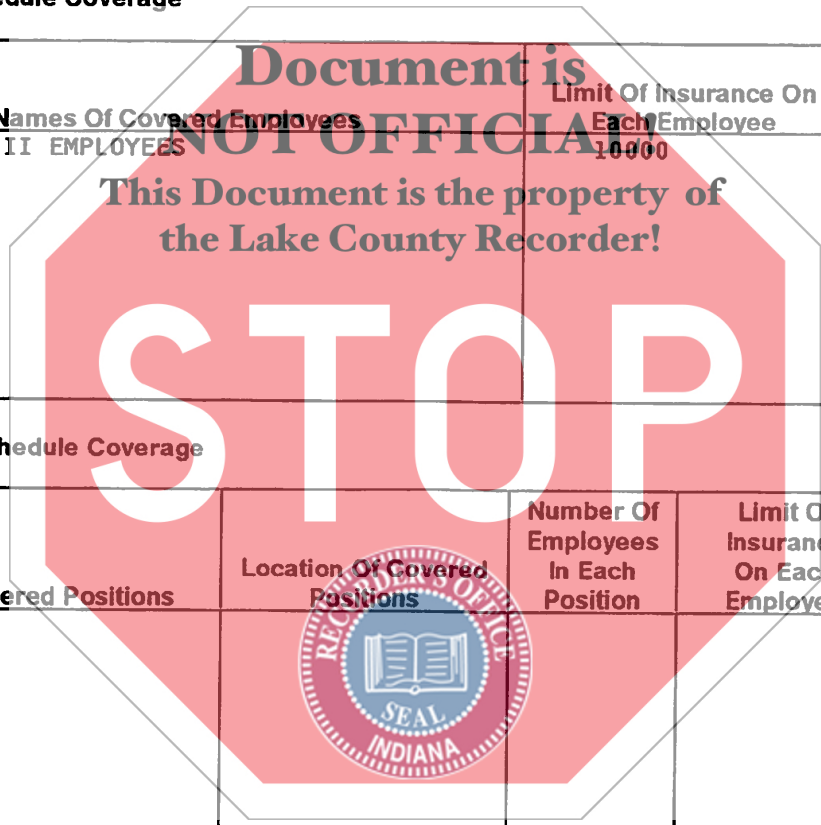
**Position Schedule Coverage**

Item No.	Title Of Covered Positions	Location Of Covered Positions	Number Of Employees In Each Position	Limit Of Insurance On Each Employee	Deductible Amount On Each Employee

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

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## PROVISIONS

With regard to this Employee Theft — Name Or Position Schedule Endorsement, the provisions of the coverage form or policy to which this endorsement is attached apply, unless modified by this endorsement.

1. 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" resulting directly from "theft" committed by an identified "employee", acting alone or in collusion with other persons.

2. Section B. **Limit Of Insurance** is replaced by the following:

- a. The most we will pay for loss resulting directly from an "occurrence" is the applicable Limit of Insurance shown in the Schedule; or

- b. Regardless of the number of years this insurance applies as respects a specific "employee", the most we will pay in the aggregate is the largest Limit of Insurance applicable to that "employee" even though:

- (1) The coverage for that "employee" is not continuous because it has been cancelled for one or more periods; or

- (2) The Limit of Insurance applicable to that "employee" has changed.

- c. If this insurance applies on a Position Schedule basis, the following conditions also apply:

- (1) The most we will pay for an "employee" serving in more than one position is the largest Limit of Insurance in effect and applicable to any one of those positions at the time loss is "discovered".

- (2) If at the time loss is "discovered" there are more "employees" serving in a covered position than the number of "employees" listed opposite that position in the Schedule, the Limit of Insurance applicable to that position will be reduced.

The reduced Limit of Insurance will be computed by multiplying the limit shown in the Schedule by a factor obtained by dividing the number of "employees" shown in the Schedule by the actual number of "employees" serving in that position at the time loss is discovered.

3. Section C. **Deductible** is replaced by the following:

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Schedule. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance.

4. The following exclusions are added to Section D. **Exclusions:**

This Insuring Agreement does not cover:

- a. Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

- (1) An inventory computation; or

- (2) A profit and loss computation.

However, where you establish wholly apart from such computations that you have sustained a loss, then you may offer your inventory records and actual physical count of inventory in support of the amount of loss claimed.

- b. Loss resulting from trading, whether in your name or in a genuine or fictitious account. However, this exclusion shall not apply to loss sustained by an "employee benefit plan".

- c. Loss resulting from fraudulent or dishonest signing, issuing, cancelling or failing to cancel, a warehouse receipt or any papers connected with it. However, this exclusion shall not apply to loss sustained by an "employee benefit plan".

5. Under Section E. **Conditions:**

- a. The Consolidation — Merger Or Acquisition Condition does not apply to this Insuring Agreement.

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

- (1) Notify us as soon as possible.

- c. The Employee Benefit Plan(s) Condition also applies to this Insuring Agreement. All references to Insuring Agreement A.1. are replaced by this Insuring Agreement.

**6. Under Section F. Definitions:**

**a.** The definition of "occurrence" is replaced by the following:

"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 each "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations, before such Policy Period or both.

**b.** The definition of "employee" is replaced by the following:

"Employee" means:

- (1) Any person named in the Schedule, if coverage applies on a Named Schedule basis; or
- (2) Any person you engage to perform the duties of a position shown in the Schedule, if coverage applies on a Position Schedule basis.



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