EXCESS OVER UNDERLYING INSURANCE

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM  
COMMERCIAL CRIME POLICY  
COMMERCIAL FIDELITY AND FORGERY POLICY  
GOVERNMENT CRIME COVERAGE FORM  
GOVERNMENT CRIME POLICY  
GOVERNMENT FIDELITY AND FORGERY POLICY

SCHEDULE

|  |  |  |
| --- | --- | --- |
| **Insurers** | **Policy Numbers** | **Description Of Underlying Insurance** |
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| Information required to complete this Schedule, if not shown above, will be shown in the Declarations. | | |

In Section **E.1. Conditions Applicable To All Insuring Agreements:**

A. Under the Commercial Crime Coverage Form, Commercial Crime Policy, Government Crime Coverage Form and Government Crime Policy, in the Duties In The Event Of Loss Condition:

1. Paragraph (1)(a) is replaced by the following:

(a) Notify us as soon as possible of any loss of the kind covered by this insurance that exceeds the amount of Underlying Insurance set forth in the Schedule, whether or not we are liable for the loss;

2. Paragraphs (2) and (3) do not apply.

B. Under the Commercial Fidelity And Forgery Policy and Government Fidelity And Forgery Policy, in the Duties In The Event Of Loss Condition:

1. Paragraph (1)(a) is replaced by the following:

(a) Notify us as soon as possible of any loss of the kind covered by this insurance that exceeds the amount of Underlying Insurance set forth in the Schedule, whether or not we are liable for the loss;

2. Paragraph (2) does not apply.

C. Paragraph (2) of the Other Insurance Condition is replaced by the following:

(2) Excess Insurance

(a) The coverage provided under this insurance will only apply as excess over the Underlying Insurance shown in the Schedule, which is identified by the Policy Number and the name of the Insurer shown in the Schedule.

We will only pay for the amount of loss that exceeds the limit of insurance and deductible amount of such Underlying Insurance, whether you can collect on it or not. Our payment for loss is subject to the terms and conditions of this insurance.

(b) If loss covered under this excess insurance is subject to a Deductible Amount as shown in the Declarations, we will reduce the Deductible Amount by the sum total of such Underlying Insurance plus any deductible amount applicable to that insurance.