

## CREDIT CARD FORGERY, FORGED CHECKS, AND COUNTERFEIT MONEY COVERAGE

(The entries required to complete this endorsement  
will be shown below or on the "declarations".)

### SCHEDULE

#### Limit

The most "we" pay in any one occurrence for loss  
resulting from credit card forgery, forged checks,  
and counterfeit money is:

\$ \_\_\_\_\_

### COVERAGE EXTENSIONS

The following coverage extension is added:

1. **Credit Card Forgery, Forged Checks, And Counterfeit Money Coverage --**

a. **Credit Card Forgery** -- "We" cover loss caused directly by the forgery or alteration of, on, or in any written instrument required in conjunction with any charge, credit, or debit card issued to or registered in the name of the "insured".

b. **Forged Checks** -- "We" cover loss caused directly by forgery or alteration of, on, or in any written instrument required in conjunction with any checks, drafts, promissory notes, or similar written promises or orders to make payment of "money" that is:

- 1) made or drawn by or drawn upon by the "insured"; or
- 2) alleged to have been made or drawn by or drawn upon by the "insured".

c. **Counterfeit Money** -- "We" cover loss resulting directly from the "insured's" acceptance of:

- 1) counterfeit United States or Canadian paper money;
- 2) altered, forged, counterfeit, or stolen money orders of any post office, express company, or United States or Canadian national or state chartered bank when not paid upon presentation; or
- 3) altered, forged, counterfeit, or stolen travelers' checks of any express company or United States or Canadian national or state chartered bank when not paid upon presentation;

when acceptance was made in good faith.

2. **We Do Not Pay** -- "We" do not pay for a loss if:

- a. an "insured" has not complied with the rules under which the credit or debit card was issued;
- b. the loss is caused by the dishonesty of an "insured";
- c. the loss results from the business of an "insured"; or
- d. the loss occurs while a person who is not an "insured" has the credit or debit card with the consent of an "insured".

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## WHAT MUST BE DONE IN CASE OF LOSS

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The following is added to What Must Be Done In Case Of Loss:

1. **Notice** -- In case of a loss, an "insured" must give notice to the:
  - a. charge or credit card company if the loss involves a charge or credit card; or

- b. bank or savings institution if the loss involves a debit card.

2. **Proof Of Loss** -- An "insured" must submit evidence or affidavits that support a claim under the coverage provided by this endorsement stating the amount and cause of loss.

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