

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

**EXCLUSION OF THEFT COVERAGE**

For the reduced premium at which the policy is issued, it is agreed that the policy does not cover under Personal Effects, loss by theft or attempted theft, larceny, burglary, robbery, mysterious disappearance, vandalism, or malicious mischief.

This insurance shall not cover any loss which in the absence of this policy would be covered under any other insurance.