

Travelers Casualty and Surety Company of America  
Hartford, Connecticut 06183

(A Stock Insurance Company, herein called the Company)  
**IN RETURN FOR THE PAYMENT OF PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY,  
 WE AGREE WITH YOU TO PROVIDE COVERAGE AS STATED IN THIS POLICY.**

ITEM 1. Name of Insured: MOVING MISS DAISYAddress: 333 Old Mill Road #23, Santa Barbara CA 93110Policy Period: From 08/05/2016 To 12:01 AM on 08/05/2019Retroactive Date: 08/05/2016Aggregate Limit of Liability: \$ 30,000 .00Single Loss Limit of Liability: \$ 10,000 .00Single Loss Deductible: \$ 0 .00Endorsements forming part of this Policy when issued: MANU-1, BSD-MANU 1 Ed. 06-16

ITEM 8. Cancellation of prior insurance: By acceptance of this Policy, you give us notice canceling prior insurance or Bond numbers

The cancellation to be effective at the time this Policy becomes effective.

**COUNTERSIGNED (if required):**

**Various provisions in this policy restrict coverage. Read the entire Policy carefully to determine rights, duties and what is or is not covered.** Throughout this Policy the words "you" and "your" refer to the Insured shown in Item 4. The words "we", "us" and "our" refer to the Company providing this Policy. Words and phrases in *italicized* print are defined in this Policy.

**A. COVERAGE**

We will indemnify you for loss of *Covered Property* from the premises of any *Subscriber* to your services, which the *Subscriber* shall sustain as the direct result of any *Fraudulent or Dishonest Act* committed by any identified *Employee* or *Employees* of yours, acting alone or in collusion with others.

**B. LIMIT OF LIABILITY**

1. The most we will indemnify for all *Single Loss* or losses during the Policy Period is the Aggregate Limit of Liability shown in Item 4.
2. The most we will indemnify for any *Single Loss* is the Limit of Liability shown in Item 5.

**C. DEDUCTIBLE**

1. We will not indemnify for any *Single Loss* unless the amount of loss exceeds the Deductible Amount shown in Item 6. We will then indemnify you for the amount of loss in excess of the Deductible Amount, up to the *Single Loss* Limit of Liability shown in Item 5.
2. You must give us notice as soon as possible but not later than 30 days of any loss of the type insured under this Policy even though it falls entirely within the Deductible Amount and, upon our request, give us a written statement describing the loss.

**D. RETROACTIVE DATE / DISCOVERY**

This Policy applies only to a *Single Loss* which was sustained by a *Subscriber* in its entirety after the Retroactive Date in Item 3. All *Fraudulent or Dishonest Acts* causing or contributing to such *Single Loss* must take place after the Retroactive Date for coverage to apply under this Policy. Such *Single Loss* must be *Discovered* during the Policy Period.

**E. GENERAL DEFINITIONS**

1. *Covered Property* means money or other tangible property which has intrinsic value.
2. *Discovered, Discovered*, *Discovery* means when you first become aware of facts which would cause a reasonable person to assume that a loss of the type covered by this Policy has been or will be incurred, even though the exact amount or details of loss may not then be known. The terms also mean when you receive notice of an actual or potential claim in which it is alleged that you are liable to a third party under circumstances which if true would constitute a loss under this Policy.
3. *Employee* means any natural person (except your directors or trustees, if a corporation, who are not also officers or *Employees* of yours in some other capacity) while in your regular service in the ordinary course of your business during the term of this Policy and whom you compensate by salary or wages and have the right to govern and direct in the performance of such service, and who are engaged in such service within any of the states of the United States of America, the District of Columbia, Puerto Rico or the Virgin Islands, but *Employee* does not mean brokers, factors, commission merchants, consignees, contractors, or other agents or representatives of the same general character.

4. *Fraudulent or Dishonest Act* of any *Employee* shall mean a fraudulent or dishonest act causing loss to the *Subscriber* during the time the *Employee* is engaged in services on the premises of a *Subscriber*, and which is punishable under the Criminal code in the jurisdiction within which the act occurred, and for which the *Employee* is tried and convicted by a court of proper jurisdiction.
5. *Single Loss* means all loss caused by, or involving one *Employee* or more than one *Employee*, whether the result of a single act or series of related acts.
6. *Subscriber* means any third party client of yours which has contracted for the services of your *Employees* on the premises of the client.

**F. POLICY EXCLUSIONS**

We will not indemnify for loss as specified as follows:

1. **Employee Canceled Under Prior Insurance:** Loss caused by any *Employee* of yours, or predecessor in interest of yours, for whom similar prior coverage has been canceled and not reinstated since the last such cancellation.
2. **Indirect Loss:** Loss that is an indirect result of any act or occurrence including, but not limited to, loss resulting from:
  - a. Your inability to realize income that you would have realized had there been no loss of or loss from damage to *Covered Property*.
  - b. Payment of costs, fees, or other expenses you incur in establishing either the existence or the amount of loss under this Policy.

**3. Legal Expenses:** Expenses related to any legal action.**G. GENERAL CONDITIONS**

1. **Your Duties in the Event of Loss:** After you *Discover* a loss or a situation that may result in loss of *Covered Property* you must:
  - a. Notify us as soon as possible but not later than 30 days thereafter;
  - b. Give us a detailed, sworn proof of loss within 120 days;
  - c. Cooperate with us in the investigation and settlement of any claim; and
  - d. Permit us access to your premises and your books and records.
2. **Joint Insured**
  - a. If more than one Insured is named in Item 1., the first named Insured will act for itself and for every other Insured for all purposes of this insurance. If the first named Insured ceases to be covered, then the next named Insured will become the first named Insured, if any Insured or partner or officer of that Insured has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every Insured.
  - b. An *Employee* of any Insured is considered to be an *Employee* of every Insured.
  - c. We will not pay more for loss sustained by more than one Insured than the amount we would pay if all the loss had been sustained by one Insured
3. **Legal Action Against Us:** You may not bring any legal action against us involving loss:
  - a. Unless you have complied with all the terms of this Policy; and
  - b. Until 90 days after you have filed proof of loss with us; and