



## GOVERNMENT CRIME AND FIDELITY Coverage Summary

**TRUST MEMBER:** Eagle Mountain City

**POLICY TERM:** July 1, 2022 to July 1, 2023 (12:01 A.M. Mountain Time)

**COMPANY:** National Union Fire Insurance Company of Pittsburgh, Pa.

**NAMED INSURED:** Utah Local Governments Trust  
55 S Highway 89  
North Salt Lake, UT 84054-2504

**POLICY NO.:** 01-340-40-18

This Coverage Summary outlines the coverages, limitations and exclusions of the above-referenced policy. This Summary does not add to, extend, create, modify, amend, change or alter any coverage set forth in the policy. For specific information regarding your coverage, such as terms, definitions, conditions, limitations and exclusions, please refer to the policy itself.

### A. COVERAGES

Insurance Agreements	Limits of Insurance Per Occurrence
<b>1. Employee Theft – Per Loss Coverage:</b> Covers specified loss or damage resulting directly from “theft” committed by an “employee”.	<b>\$5,000,000</b>
<b>2. Employee Theft – Per Employee Coverage:</b> Covers specified loss or damage resulting directly from “theft” committed by each “employee”.	<b>Not Covered</b>
<b>3. Forgery Or Alteration:</b> Covers loss resulting directly from “forgery” or alteration of checks and promissory notes.	<b>\$5,000,000</b>

<b>4. Inside The Premises – Theft Of Money And Securities:</b> Covers loss of “money” and “securities” inside the “premises”.	<b>\$5,000,000</b>
<b>5. Inside The Premises – Robbery Or Safe Burglary Of Other Property:</b> Covers loss of or damage to “other property” inside the “premises” resulting from “robbery” or “safe burglary”.	<b>\$5,000,000</b>
<b>6. Outside The Premises:</b> Covers the loss of “money” and securities and damage to “other property” outside the “premises”.	<b>\$5,000,000</b>
<b>7. Computer Fraud:</b> Covers loss of or damage to “money”, “securities” and “other property” resulting from the use of fraudulent computer usage.	<b>\$5,000,000</b>
<b>8. Funds Transfer Fraud:</b> Covers loss of “funds” resulting directly from “fraudulent instruction” to a financial institution.	<b>\$5,000,000</b>
<b>9. Money Orders And Counterfeit Money:</b> Covers loss resulting from your acceptance, in good faith, of dishonored money orders or “counterfeit money”.	<b>\$5,000,000</b>
<b>10. Vendor Theft:</b> Covers loss or damage to “money,” “securities” and “other property” resulting from “theft” by a “vendor”.	<b>\$1,000,000</b>

**DEDUCTIBLE AMOUNT – PER OCCURRENCE:** “All Risk (Basic) Deductible” Matching Property Policy

**B. EXCLUSIONS**

Coverage does not apply to any claim or loss for:

- Acts Committed By You
- Acts Of Employees Learned Of By You Prior To The Policy Period
- Acts Of Officials, Employees Or Representatives
- Confidential Information
- Governmental Action
- Indirect Loss
- Legal Fees, Costs And Expenses

- Nuclear Hazard
- Pollution
- War And Military Action
- Bonded Employees – *Coverages A. 1. and A.2.*
- Inventory Shortages – *Coverages A. 1. and A. 2.*
- Trading - *Coverages A.1. and A. 2.*
- Treasures Or Tax Collectors *Theft* – *Coverages A.1. and A.2.*
- Accounting Or Arithmetical Errors Or Omissions – *Coverages A.4., A.5. and A.6.*
- Exchanges Or Purchases – *Coverages A.4., A.5. and A.6.*
- Fire – *Coverages A.4., A.5. and A.6.*
- Money Operated Devices – *Coverages A.4., A.5. and A.6.*
- Motor Vehicles Or Equipment And Accessories – *Coverages A.4., A.5. and A.6.*
- Transfer Or Surrender Of Property – *Coverages A.4., A.5. and A.6.*
- Vandalism – *Coverages A.4., A.5. and A.6.*
- Voluntary Parting Of Title To Or Possession Of Property – *Coverages A.4., A.5. and A.6.*
- Credit Card Transactions – *Coverage A.7.*
- Funds Transfer Fraud – *Coverage A.7.*
- Inventory Shortages – *Coverage A.7.*
- Computer Fraud – *Coverage A.8.*