

Fidelity Extension

We agree that the following additional Insuring Clause shall apply:

Fidelity

in respect of your own direct **Loss** which **You** shall discover during the **Period of Insurance** that **You** have sustained by reason of any dishonesty or fraud of any **Employee of Yours** provided that:

- a. such dishonesty or fraud was with the intent to cause loss to **You** or to obtain personal gain either for the **Employee** themselves or others and
- b. **Your** accounts have been prepared or certified by an independent accountant and
- c. any dishonesty or fraud by persons acting together shall be treated as giving rise to one claim.

We will not indemnify any person committing or condoning dishonesty or fraud.

The **Limit of Liability** applying to this Insuring Clause shall be the lower of the **Limit of Liability** stated in the **Schedule** or £ .