

the Administrator, granted for good cause shown.

[36 FR 24771, Dec. 22, 1971, as amended at 37 FR 15297, July 29, 1972; 43 FR 4008, Jan. 31, 1978. Redesignated at 44 FR 31177, May 31, 1979, as amended at 45 FR 41951, June 23, 1980; 47 FR 19348, May 5, 1982]

§81.7a Cancellations in order to renew.

Notwithstanding the provisions of §81.7(c), an insured shall not be permitted after the effective date of any applicable rate reduction to cancel and rewrite an existing crime insurance policy and receive a pro rata refund of unearned premium. Further, cancellation and rewrite of coverage to avoid an impending rate increase shall not be permitted, unless such cancellation was made to accomplish an increase in the amount of insurance coverage or as a result of the removal of insured to another premises.

[52 FR 30684, Aug. 17, 1987]

§81.8 Inquiries and complaints.

(a) Inquiries or complaints about the Federal crime insurance program should initially be directed to the property owner's agent or broker, or to the servicing company designated for the area in which the premises are located.

(b) Inquiries or complaints with respect to which satisfactory information or action cannot be obtained through local sources, and general or legal inquiries pertaining to the nature of the program, may be addressed to the Federal Insurance Administrator, Federal Emergency Management Agency, Washington, DC.

[36 FR 24771, Dec. 22, 1971. Redesignated at 44 FR 31177, May 31, 1979, as amended at 47 FR 13150, Mar. 29, 1982]

§81.9 Penalties for false statements.

All information provided by an applicant or a claimant on any form approved by the insurer, including representations as to the date on which such form is signed, shall be deemed material to the issuance of the policy applied for and to the disposition of claims submitted thereunder. Any false statement, misrepresentation, or concealment in the execution or submission of such forms, or in any writing or

document knowingly submitted by the applicant or claimant in connection therewith, may result in his prosecution by the United States for fraud under 18 U.S.C. 1001, subject to a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both.

§81.10 Nondiscrimination.

The Federal Crime Insurance Program and all policies issued or serviced thereunder are subject to applicable Federal regulations and requirements issued from time to time pursuant thereto. No persons shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program on the grounds of race, color, sex, marital status, age or national origin. Any complaint or information concerning the existence of any such unlawful discrimination in any matter within the purview of this subchapter should be referred to the Administrator.

[45 FR 41951, June 23, 1980]

PART 82—PROTECTIVE DEVICE REQUIREMENTS

Subpart A—General

Sec.

- 82.1 Definitions.
- 82.2 Purpose of protective device requirements.
- 82.3 Classification of properties.
- 82.4 Inspection of residential premises following losses.
- 82.5 Inspection of commercial premises.

Subpart B—Residential Properties

- 82.21 Minimum standards for residences and apartments.

Subpart C—Nonresidential Properties

- 82.31 Minimum standards for industrial and commercial properties.

AUTHORITY: 12 U.S.C. 1747bbb *et seq.*; Reorganization Plan No. 3 of 1978; E.O. 12127.

SOURCE: 36 FR 24772, Dec. 22, 1971, unless otherwise noted. Redesignated at 44 FR 31177, May 31, 1979.

Subpart A—General

§ 82.1 Definitions.

As used in this subchapter, the term—

(a) *Baffle* means a piece of metal that covers the opening between a door and its frame at the area of penetration of the bolt or latch to deter the insertion of tools and prevent the exertion of pressure against the bolt or latch;

(b) *Central station, supervised service alarm system* means a silent alarm system that is professionally installed and is regularly maintained, that is constantly in operation, that is equipped with a telephone and electricity line security mechanism that activates the alarm if either line is cut, and which signals upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises, at a private sentry or guard headquarters that is attended and monitored 24 hours a day, that dispatches guards to the protected premises for which they have keys immediately upon the activation of the alarm, that periodically checks the operation and effectiveness of the system, and that notifies law enforcement authorities as soon as a breach of the premises is confirmed;

(c) *Central station, supervised alarm system (without guard dispatch)* means a silent alarm system that is professionally installed and is regularly maintained that is constantly in operation, that is equipped with a telephone and electricity line security mechanisms that activates the alarm if either line is cut, and which signals upon any breach of a door, windows (including store front windows and unbarred skylights), or other accessible opening to the protected premises, at an office of the law enforcement authorities or at an office of an independent agency, located at a distance from the protected property, which has trained operators continually on duty twenty-four (24) hours a day to receive signals and to notify law enforcement authorities as soon as any breach of the premises is confirmed;

(d) *Dead bolt* means a locking device using a fixed bolt that, when in locked position, cannot be retracted by a door knob or handle or other normal door

opening device or by the application of force against the penetrating end of the bolt;

(e) *Dead latch* means a locking device, usually spring-operated, that incorporates a feature to render the latch rigid in its locked position and incapable of release by prying or by the turning of an outside door knob or handle or similar door opening device;

(f) *Dead lock* means a locking device incorporating a lock that cannot be pushed or retracted into a door or window by the use of tools inserted between the frame of the door or window and the door or window itself. Except as otherwise indicated, a dead lock may be equipped with a dead bolt or a dead latch;

(g) *Double cylinder dead bolt lock* means a deadbolt lock that can be released from its locked position only by a key, whether on the inside or the outside of the door;

(h) *Holdup Alarm* means a holdup alarm system that is constantly in operation and signals at an office of law enforcement authorities or at an office of an independent agency located away from the protected property. Accessible, but inconspicuous, buttons at hand or foot or knee levels are placed throughout the premises. An insured may, at his option, cause the alarm to sound on the premises, in addition to the remote location.

(i) *Local alarm system* means an alarm system that is professionally installed and is regularly maintained, that signals loudly at the premises by means of one or more tamper-protected sounding devices upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises;

(j) *Silent alarm system* means an alarm system that is professionally installed and is regularly maintained, that signals at a local other than the location where it is installed upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises;

(k) *Throw*, when used in the context of a locking device, means the distance that its bolt or latch protrudes from the body of the device when the bolt or latch is in a locked position.

(l) *Safe* is a non-portable money storage compartment which is reinforced with a minimum of ¼ inch solid steel plate throughout, with the exception of the door, which must be at least one inch thick solid steel plate and equipped with a combination lock, which is an integral part of the door.

(m) *Safe or Vault Alarm* means a safe or vault protected by a central station or silent alarm supervised system.

(n) *Central station, supervised service alarm system* that is professionally installed and is regularly maintained, and is certified by Underwriters Laboratory (U/L) means a silent alarm system that is constantly in operation, that is equipped with a telephone and electricity line security mechanism that activates the alarm if either line is cut, and which signals upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises, at a private sentry or guard headquarters that is attended and monitored 24 hours a day, that dispatches guards to the protected premises for which they have keys immediately upon the activation of the alarm, that periodically checks the operation and effectiveness of the system, and that notifies law enforcement authorities as soon as a breach of the premises is confirmed.

[36 FR 24772, Dec. 22, 1971. Redesignated at 44 FR 31177, May 31, 1979, as amended at 47 FR 19349, May 5, 1982; 50 FR 16495, Apr. 26, 1985; 53 FR 11276, Apr. 6, 1988; 55 FR 42189, 42190, Oct. 18, 1990]

§ 82.2 Purpose of protective device requirements.

(a) Section 1231(b) of the Act (12 U.S.C. 1749bbb-10a(b)) provides that no Federal crime insurance shall be made available to a property which is deemed by the insurer to be uninsurable or to a property with respect to which reasonable protective measures to prevent loss, consistent with standards established by the insurer, have not been adopted.

(b) It is the intention of the insurer to require at the inception of the program only those protective devices generally in use or readily available for particular types and classes of properties at the present time. As the pro-

gram progresses, however, the insurer proposes to amend these requirements from time to time to enforce a higher and more effective standard of protection against ordinary property crimes than now exists. Such revised requirements are not expected to be published more often than once a year and will be applicable only to crime insurance policies issued or renewed after their effective date.

(c) Protective device standards that impose less-stringent or optional alternate requirements upon applicants and insured, as well as clarifications of existing standards, may be published at any time and shall be applicable both to new policies and to renewals and, at the option of the insured, to crime insurance policies already in force.

(d) As a further control on claims frequency and severity, the following minimum protective device requirements apply if the policyholder has had 2 or more claims each for a payment of \$500 or more, in the immediate 3 years preceding the period ending 4 months prior to renewal.

Premium class	Protective device code
6	A
5	A
4	C
3	C
2	C
1	N/A

(e) For those policyholders with no claims in the immediate 3 years preceding the period ending 4 months prior to renewal, protective device requirements are liberalized as follows:

Premium class	Protective device code
6	C
5	C
4	D
3	E
2	E
1	N/A

[36 FR 24772, Dec. 22, 1971. Redesignated at 44 FR 31177, May 31, 1979, as amended at 55 FR 42190, Oct. 18, 1990]

§ 82.3 Classification of properties.

The protective devices required under this part fall into two broad categories, residential and commercial. Requirements for residential properties

are expected to remain relatively stable and are not likely to vary by classes. The protective devices required for commercial and industrial properties will vary greatly by the type of risk involved and will be changed periodically as experience and knowledge are gained under the program and from studies being undertaken by other public and private agencies.

§ 82.4 Inspection of residential premises following losses.

(a) Each residential applicant applying for Federal Crime Insurance shall be responsible for meeting the protective device requirements applicable to his premises. Any person who is doubtful as to whether the protective devices existing on his premises at the time of application meet such requirements should examine the descriptive materials and illustrations available from the servicing company and direct any specific questions to the servicing company.

(b) In addition insurance agents and brokers are expected to assist and advise prospective insureds concerning the protective device requirements for residential premises. However, no agent or broker shall be authorized to approve or disapprove on behalf of the insurer the adequacy of any required protective devices, and any representation to the contrary is false and shall be void.

(c) Upon receiving any notice of loss from an insured, the Administrator shall cause an inspection of the insured residential premises to be made in the course of the adjustment of the claim in order to determine whether the premises meets the protective device requirements of the program. If no inspection of the premises has previously been made and if the first such inspection reveals that the insured premises does not comply with the applicable protective device requirements, any first loss covered by the terms of the insurance policy, involving robbery or a burglary evidenced by visible marks of forcible entry, will be paid irrespective of any deficiencies in the insured's compliance with the protective device requirements. However, the insured will be given thirty days from the date on which he is notified in writing of

any deficiencies to correct such deficiencies. During that thirty day period, robbery or burglary losses covered by the terms of the insurance policy will continue to be paid irrespective of any deficiencies in the insured's compliance with the protective device requirements. Losses occurring more than thirty days after the date on which the insured has been notified in writing of the results of the inspection will be paid only if it is determined that a loss, covered by the terms of the insurance policy, did not result in whole or in part from a protective device deficiency of which the insured was previously placed on written notice.

[43 FR 4009, Jan. 31, 1978. Redesignated at 44 FR 31177, May 31, 1979]

§ 82.5 Inspection of commercial premises.

(a) All premises for which an application for commercial crime insurance against burglary losses is submitted shall be inspected by the servicing company to determine whether the premises comply with the applicable protective device requirements.

(b) Coverage under a commercial crime insurance policy indemnifying against burglary losses shall not commence unless it is determined that the premises sought to be insured complies with all applicable protective device requirements. Provided, that all commercial premises whose exterior doors and accessible openings are found upon inspection to be protected by central station supervised service alarm systems or silent alarm systems (as those systems are defined in paragraphs (b), (c), (i), (j) and (n) of § 82.1 shall not be required to comply with the provisions of paragraphs (b) and (e) of § 82.31 pertaining to the protection of those exterior doors and accessible openings by such devices as bars, grillwork, and other physical barriers. The benefit of this provision, therefore, applies also to commercial premises which, because of their particularly high risk inventories of merchandise continue to be required by paragraphs (f) (1) and (2) of § 82.31 to have exterior doors and accessible openings protected by specific types of alarm systems, namely, supervised service alarm systems for the highest risk inventories and silent

alarm systems for less high risk inventories.

(c) An insured whose commercial premises is not one which is required by §82.31 to be protected by any type of alarm system but who elects to utilize an alarm system may select particular accessible openings and exterior doors to be protected only by the alarm systems and may protect other accessible and exterior doors with the physical barriers specified in paragraphs (c) and (e) of §82.31.

(d) Because the statement of annual gross receipts is a significant factor in the determination of the correct premium, the annual gross receipts figures (ventas netas for Puerto Rico) or the Total Income of the tax returned as derived from interest, rents, capital gains, etc., reported on the application or at the time of renewal shall be verified at the time of the adjustment of any loss. The applicant or insured shall at the time make available any necessary documentation to substantiate the annual gross receipts figure reported.

(e) The Administrator may in his discretion waive one or more protective device requirements with respect to any policy where he determines that compliance would be impractical and would impose a cost not reasonably commensurate with the protection derived. However, in the event of any loss contributed to in whole or in part by any such waiver, the Administrator may withdraw such waiver upon mailing to the insured thirty days written notices of withdrawal. Any loss occurring after thirty days from the day of the mailing of said notice shall not be paid unless the insured's premises shall be in compliance with the previously waived protective device requirement at the time of such loss. The Administrator may also in his or her discretion determine that the frequency and/or severity of occurrences of loss experienced under any policy issued under the provision of paragraphs (b) and (c) of this section, requires that as a condition of continuation of coverage on renewal such policy the premises insured thereunder be protected by one or more of the protective devices described in paragraphs (a), (b), (c), (d), (e), (f)(1), (2), (3), and (4) of this section

for applicable points of entry for incurred losses and also may require as a condition of renewal, higher deductibles not to exceed \$3,000 for each loss occurrence.

(f) If, during the course of adjusting a claim submitted by an insured, an adjuster or other investigator discovers a protective device deficiency, not previously discovered and noted by an investigator, with respect to a device, described in any of paragraphs (a), (b), (c), (d), (e), and (f) of §82.31, which the insured was required to have installed as a condition of eligibility for insurance coverage, the deficiency shall be made known to the insured who will be given thirty days after his receipt of such written notice within which to remedy the deficiency. During that thirty-day period, burglary losses covered by the terms of the policy will be paid irrespective of the deficiency. Burglary losses occurring more than thirty days after the date on which an insured is notified of the deficiency will be paid only if it is determined that the deficiency was corrected prior to the loss. However, no loss shall be payable at any time if caused in whole or in part by a protective device deficiency with respect to any device which the insured was required to have installed as a condition of eligibility, and which device was found to be present at the time of a previous investigation, if the deficiency resulted from the inoperability, alteration, removal or disconnection of said required protective device by or with the knowledge of the insured, subsequent to the previous inspection of the premises.

(g) An insured who has knowledge of an inoperability or other malfunction of a protective device which the insured was required to have installed as a condition of eligibility for insurance coverage shall immediately notify the Administrator of such deficiency in writing, or by use of the servicing company's toll-free telephone number 800-638-8780. If the insured complies with such emergency protective measures as the Administrator may specify following receipt of such notice, and if the deficiency is corrected within the time specified by the Administrator, no loss of coverage will result during the period of inoperability or malfunction.

(h) If an insured cancels a commercial policy because of a move to a new premises and applies for insurance at the new premises, there shall be a mandatory inspection to determine compliance with protective device requirements at the new location. However, protective device requirements shall not be applicable to the new premises until 30 days after the insured's receipt of written notice of either compliance or of a deficiency, thus giving the insured time in which to remedy the deficiency. Burglary losses occurring more than 30 days after the date on which the insured received notice of a deficiency will be paid only if it is determined that the deficiency was corrected prior to the loss.

(i) If an applicant occupies a premises jointly with other businesses, and there exists no physical barrier separating the business of the applicant from the other businesses, the applicant may still obtain insurance coverage provided that the exterior boundaries of the premises that enclose the business of the applicant and the other businesses are protected in accordance with the protective device requirements applicable to the classification governing the applicant's business. In such a case the applicant, as an insured, will be responsible for the continued existence and maintenance and functioning of the required protective devices. For purposes of the burglary insurance coverage, the premises to which there must be forcible signs of entry is the overall premises confining the business of the applicant and the other businesses. As noted in § 83.22, the maximum limit of coverage which consists of \$15,000 may not be increased by insuring several departments of a single business or institution at one premises as separate premises and this paragraph does not supersede § 83.22.

[43 FR 4008, Jan. 31, 1978. Redesignated at 44 FR 31177, May 31, 1979, as amended at 47 FR 19349, May 5, 1982; 50 FR 16495, Apr. 26, 1985; 52 FR 30685, Aug. 17, 1987; 55 FR 42190, Oct. 18, 1990]

Subpart B—Residential Properties

§ 82.21 Minimum standards for residences and apartments.

In order to be eligible for Federal crime insurance, residential premises shall meet the following minimum standards:

(a) Each exterior doorway or doorway leading to garage areas, public hallways, terraces, balconies, or other areas affording easy access to the insured premises, shall be protected by a door which, if not a sliding door, shall be equipped with a dead lock using either an interlocking vertical bolt and striker, or a minimum ½-inch throw dead bolt, or a minimum ½-inch throw self-locking dead latch.

(b) All sliding doors, first floor and basement windows, and windows opening onto stairways, fire escapes, porches, terraces, balconies, or other areas affording easy access to the premises, shall be equipped with a locking device of any kind.

Subpart C—Nonresidential Properties

§ 82.31 Minimum standards for industrial and commercial properties.

In order to be eligible for Federal crime insurance, a nonresidential premises shall meet the following minimum standards:

(a) Except for doorways that are completely protected during nonbusiness hours by heavy duty overhead doors or metal security screens or the equivalent, each exterior door shall be equipped with either a heavy-duty dead lock (utilizing either interlocking vertical bolts and striker or else a 1-inch dead bolt that extends at least one-half inch into the frame of the door), or a heavy-duty padlock (with casehardened steel shackle and five-pin tumbler operation), or a comparable dead lock or padlock that provides equivalent protection. Where applicable fire and safety laws permit their use, double-cylinder locks are recommended.

(b) All exterior grate or grill-type doors, overhead doors, and security

screens or grillwork (unless permanently installed) shall be equipped with locks that meet the requirements of paragraph (a) of this section.

(c) Except for doorways that are completely protected during nonbusiness hours by heavy-duty overhead doors or metal security screens or the equivalent, each exterior door shall be of heavy gauge metal, tempered glass, or solid wood core (not less than 1 $\frac{3}{8}$ inches thick) construction, or else shall be covered with metal sheeting of at least 16 gauge ($\frac{1}{16}$ -inch thick) or its equivalent, or with grillwork, to give like protection;

(d) Outside hinge pins shall be welded, flanged, or screw-secured, non-removable pins unless the hinge is constructed so as to provide equivalent protection against the removal of the door to which it is attached when the door is in the closed position.

(e) Except where expressly prohibited by applicable laws pertaining to fire protection, accessible openings exceeding 96 square inches in area and 6 inches in the smallest dimension (other than storefront display windows), shall either meet the standards for exterior doors, or else shall be protected by inside or outside iron bars one-half inch in diameter, or by flat steel material, spaced not more than 5 inches apart and securely fastened, or by iron or steel grills of $\frac{1}{8}$ -inch material of 2-inch mesh, securely fastened, or by other heavy-duty material that provides equivalent protection. The requirements of this paragraph shall not apply to skylights protected by alarm systems. For the purposes of this paragraph, an "accessible opening" is an opening such as a window, transom, skylight, or vent, regardless of whether it is made to be opened, which exceeds 96 square inches in area and 6 inches in the smallest dimension, any part of which is—

(1) 18 feet or less above either the ground or the roof of an adjoining building, or

(2) 14 feet or less from directly or diagonally opposite windows, fire escapes, or roofs, or

(3) 3 feet or less from openings, fire escapes, etc., in or projecting from the same wall or an adjacent wall leading to other premises.

(f) The following types of establishments whose inventories pose a particularly serious risk shall, as a minimum, in addition to the requirements of paragraphs (a), (b), and (d) of this section be protected by the type of alarm system indicated. If the system specified in paragraphs (f)(1) and (f)(2) of this section is not available in the community in which the premises are located, the type of system specified in paragraph (f)(3) of this section shall be permitted.

(1) Central Station (with Guard dispatch) supervised service alarm system shall be required for the following businesses:

- (i) Beer/Wine (wholesale)
- (ii) Boutiques
- (iii) Cameras/Photo/Film Processing
- (iv) Clothing Children's 12 & Under
- (v) Clothing Mfg./Tailoring
- (vi) Clothing Men's
- (vii) Clothing Women's
- (viii) Drug Stores
- (ix) Drugs (wholesale)
- (x) Electrical Appliances/Parts
- (xi) Food Stuffs (wholesale)
- (xii) Gasoline Service Station
- (xiii) Gift Store/Costume Jewelry
- (xiv) Jewelry
- (xv) Leather Products
- (xvi) Liquor Stores
- (xvii) Pawn Brokers
- (xviii) Precious Metals/Electroplating (retail)
- (xix) Radio/TV/Electronic Equip.
- (xx) Record Shop
- (xxi) Savings & Loans/Banks
- (xxii) Shoe Stores
- (xxiii) Tobacco Dealers (wholesale)
- (xxiv) Used Clothing/Shoe Repair/Thrift Stores
- (xxv) Variety/Department Stores

(2) Central Station (without Guard dispatch) supervised service alarm system shall be required for the following businesses:

- (i) Antique Stores
- (ii) Art Supplies
- (iii) Auto Parts—no service
- (iv) Beauty & Health Supplies
- (v) Beer/Wine with Food (retail)
- (vi) Candy/Nuts Stores
- (vii) Dry Goods—Textile/Sewing
- (viii) Furniture/Home Furnishings
- (ix) Furriers
- (x) Grocery Stores/Deli/Health Food Stores

- (xi) Guns/Ammunition
- (xii) Liquor (wholesale)
- (xiii) Meat/Poultry/Fish Dealers
- (xiv) Motorbikes/Bicycles
- (xv) Music Stores/Instruments
- (xvi) Pet Stores/Kennels
- (xvii) Precious Metals/Electroplating (storage)
- (xviii) Sports Goods/General
- (xix) Tobacco Dealers (retail)
- (xx) Wig Shops
- (3) Silent or Local Alarm system shall be required for the following businesses:
 - (i) All Risks Not Otherwise Classified
 - (ii) Amusement Enterprises
 - (iii) Art Galleries
 - (iv) Auto Parts—sales/service
 - (v) Beach Concessions
 - (vi) Beauty/Barber Shops
 - (vii) Billiard/Pool Parlors
 - (viii) Building Contractors/Materials
 - (ix) Check Cashing/Money Exchange/Collectors
 - (x) Clubs (serving alcohol)
 - (xi) Coin/Stamp Shop
 - (xii) Discos/Dance Halls/Pavilions
 - (xiii) Distributors—Variety/Non-alcoholic
 - (xiv) Donut/Pastry/Coffee Shop (seated)
 - (xv) Dry Cleaners
 - (xvi) Fast Food/Bakery/Donut (carry-out)
 - (xvii) Fine Arts
 - (xviii) Flea Markets/Auction Houses
 - (xix) Florists
 - (xx) Fruit/Newspaper Stands
 - (xxi) Funeral Homes
 - (xxii) Garages/Auto Repair
 - (xxiii) Golf & Other Prof. Sports Shops
 - (xxiv) Hardware/Housewares
 - (xxv) Health Clubs/Massage Parlors
 - (xxvi) Hobby/Toys/Novelty
 - (xxvii) Hotel/Motel/Apartments
 - (xxviii) Industrial Materials/Metal Work
 - (xxix) Laundries
 - (xxx) Marine/Aircraft—Sales/Service
 - (xxxi) Medical Supplies
 - (xxxii) Nursing/Convalescent Homes
 - (xxxiii) Office Supplies/Equipment
 - (xxxiv) Parking/Rental Cars/Car Wash/Taxi Office
 - (xxxv) Photographers Studios
 - (xxxvi) Professional Services

- (xxxvii) Radio/TV/Elec Eq. (service only)
- (xxxviii) Realty/Insurance/Travel/Employment Agency
- (xxxix) Restaurant/Caterer
- (xl) Schools/Day Care
- (xli) Security/Locksmiths/Alarms
- (xlii) Specialized Clothing—Sports-wear/Lingerie
- (xliii) Stationery/Books/Printing/Paper
- (xliv) Tavern/Bar/Lounge
- (xlv) Vending Machines
- (g) The protective device requirements set forth in this section shall not apply to premises which are insured only under Option 2 against the peril of robbery only, as provided in paragraph (c) of §83.25 of this chapter.

[36 FR 24772, Dec. 22, 1971, as amended at 37 FR 15298, July 29, 1972; 38 FR 4508, Feb. 15, 1973; 39 FR 14949, Apr. 29, 1974. Redesignated at 44 FR 31177, May 31, 1979, as amended at 50 FR 16495, Apr. 26, 1985; 52 FR 30685, Aug. 17, 1987; 55 FR 42190, Oct. 18, 1990]

PART 83—COVERAGES, RATES, AND PRESCRIBED POLICY FORMS

Subpart A—Residential Crime Insurance Coverage

- Sec.
- 83.1 Description of residential coverage.
 - 83.2 Limits of residential coverage.
 - 83.3 Amount of residential policy deductible.
 - 83.4 Residential crime insurance rates.
 - 83.5 Required residential policy form.

Subpart B—Commercial Crime Insurance Coverage

- 83.21 Description of commercial coverage.
- 83.22 Limits of coverage and number of applications required.
- 83.23 Amount of commercial policy deductible.
- 83.24 Classification of commercial risks.
- 83.24a Gross receipts.
- 83.25 Commercial crime insurance rates.
- 83.25a Application and date of commencement of coverage.
- 83.26 Required commercial policy form.

AUTHORITY: 12 U.S.C. 1749bbb *et seq.*; Reorganization Plan No. 3 of 1978; E.O. 12127.