

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

## **EXCLUSION – WINDSTORM, FLOOD, WAVE ACTION**

This endorsement modifies insurance provided under the following:

### **PIERS AND WHARVES COVERAGE FORM**

**A.** Section 1. is deleted in its entirety and replaced with the following paragraph.

1. This insurance covers direct physical loss or damage caused by fire, lightning, explosion, frost, weight of ice and/or snow, collision with a ship, vessel or floating object and any contact with an aircraft or object dropped from the aircraft.

**B.** Section 3. is deleted in its entirety and replaced with the following paragraph.

2. All claims shall be subject to the applicable deductible as shown in the Declarations for each accident or each occurrence, except claims arising out of weight of ice and/or snow occurring during any one period of 72 hours shall be deemed to be one occurrence and shall be subject to a single deductible.

If a single claim results in the application of multiple deductibles, only the highest such applicable deductible shall apply.

All other terms and conditions of this policy remain unchanged.