

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - OVER THE SIDE WATER ACTIVITIES

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY FORM

In consideration of the Premium charged, this Policy excludes any loss, damage, claims or expense with respects to any persons intentionally over the side of the vessel for the purposes of water activity including but not limited to water skiing, diving, snorkeling, swimming, etc. of the Vessel(s) insured hereunder.

All other terms and conditions of this remain unchanged.