THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION – PERMITS OR AUTHORIZATIONS

This endorsement modifies insurance provided under the following:

MARINE GENERAL LIABILITY; MARINA OPERATOR'S LEGAL LIABILITY MARINE GENERAL LIABILITY; MARINE CONTRACTORS LEGAL LIABILITY MARINE GENERAL LIABILITY; SHIP REPAIRER'S LEGAL LIABILITY MARINE GENERAL LIABILITY; STEVEDORE'S LEGAL LIABILITY MARINE GENERAL LIABILITY; TERMINAL OPERATOR'S LEGAL LIABILITY MARINE GENERAL LIABILITY; WATERCRAFT ARTISAN'S LEGAL LIABILITY MARINE GENERAL LIABILITY; WHARFINGER'S LEGAL LIABILITY

SCHEDULE

State or Governmental Agency or Subdivision or Political Subdivision:

Any state or governmental agency or subdivision or political subdivision whom you are required to add as an additional insured pursuant to a written contract or agreement.

A. It is hereby understood and agreed that Section VI – Who Is An Insured is amended to include as an additional insured the state or governmental agency or subdivision or political subdivision shown in the Schedule above. Such additional insured(s) are only additional insured(s) with respect to liability for "bodily injury", "property damage", or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf and in connection with the issuance of a permit or granting of an authorization.

Such additional insured(s) are included only with respect to such activities insured by this policy as would exist in the absence of the naming of additional insured(s) and coverage hereunder shall in no way be considered extended by the inclusion of additional insured(s).

The insurance afforded hereunder only applies to the extent permitted by law.

The insurance provided hereunder shall not apply to any "bodily injury", "property damage", or "personal and advertising injury" arising out of operations performed for the federal government or for any state or municipality.

The insurance provided hereunder shall not apply to any "bodily injury" or "property damage" included within the "products-completed operations hazard".

If the coverage provided by this endorsement is required by contract or agreement, the insurance afforded hereunder shall not be broader than that which you are required by the contract or agreement.

B. It is further understood and agreed that the following is added to Section **VII** – Limits of Insurance:

If the coverage provided by this endorsement is required by contract or agreement, the most we will pay on behalf of the additional insured(s) shown in the Schedule above is the amount of insurance:

- **1.** Required by the contract or agreement; or
- 2. Available under the applicable limits of insurance;

Whichever is less.

This endorsement shall in no way increase the applicable limits of insurance.

Unless specifically endorsed in writing to the contrary hereon, in the event of cancellation of or change to the policy no obligation is imposed on the Company to send notice of cancellation or change to any additional insured, and notice to the first Named Insured shall discharge all obligations of the Company hereunder. Further, the Company shall not be required to notify any additional insured of any cancellation received from the Named Insured(s) hereon.

ALL OTHER TERMS AND CONDITIONS REMAINING UNCHANGED.