

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION - BLACK POWDER

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY COVERAGE FORM

The following paragraph is added to ADDITIONAL EXCLUSIONS, LIMITATIONS, AND WARRANTIES.

Black Powder

This insurance does not apply to "bodily injury" or "property damage" arising out of or alleged to arise out of the use, presence, or storage of any black powder on the "vessel" and "boating equipment".

This exclusion applies even if the claims against any "insured" allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that "insured", if the "occurrence" which caused the "bodily injury" or "property damage" involved the use, presence, or storage of any black powder.

"We" shall have no duty to defend or indemnify any claim, demand, suit, action, litigation, arbitration, alternative dispute resolution or other judicial or administrative proceeding seeking damages for equitable relief, injunctive relief or administrative relief when any actual or alleged injury arises out the use, presence or storage of any black powder on the "vessel" or "boating equipment".

This exclusion does not apply if:

Any loose or bulk black powder on the "vessel" or "boating equipment" is kept in a secured and locked, fire and explosion proof, cabinet away from the general public at all times.

All other terms and conditions of this policy remain unchanged.