

END NO.

CONCURRENT CAUSATION EXCLUSIONS

It is hereby understood and agreed that this policy does not insure against loss or damage caused by any of the following:

(A) Acts or decisions, including the failure to act or decide of any person, organization or governmental body;

(b) Faulty, inadequate or defective:

1. planning, zoning, development, surveying, siting;
2. design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
3. materials used in repair, construction, renovation, or remodeling, or;
4. maintenance;

on part of or all of any property on or off the described insured premises.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Attached to and forming a part of policy number	issued by: North Shore Management
issued to:	
effective date:	BY: <u>David W. Emanuel</u> AUTHORIZED REPRESENTATIVE