END NO.		

DIFFERENCE IN CONDITIONS CLAUSE

THIS POLICY DOES NOT INSURE AGAINST:

LOSS OR DAMAGE CAUSED BY OR RESULTING FROM FIRE, LIGHTNING, WINDSTORM, CYCLONE, TORNADO, HAIL, EXPLOSION, RIOT, RIOT ATTENDING A STRIKE, CIVIL COMMOTION, SMOKE, VEHICLES, AIRCRAFT, VANDALISM AND MALICIOUS MISCHIEF, SONIC BOOM, OR SPRINKLER LEAKAGE, AS SET FORTH IN A STANDARD FIRE INSURANCE POLICY AND EXTENDED COVERAGE ENDORSEMENTS; ALL AS MORE FULLY DEFINED AND LIMITED IN THE FORMS APPROVED BY THE RATING BUREAU HAVING JURISDICTION WHERE THE PROPERTY IS LOCATED; WHETHER OR NOT INSURANCE FOR SUCH CAUSES OF LOSS IS BEING MAINTAINED BY THE INSURED AT THE TIME OF THE LOSS AND WHETHER OR NOT SUCH LOSS OR DAMAGE IS DIRECTLY OR INDIRECTLY CAUSED BY OR CONTRIBUTED TO BY A CAUSE OF LOSS UNDER THIS POLICY, THEFT, MYSTERIOUS DISAPPEARANCE AND ALL OTHER PERILS AS DEFINED UNDER MORE SPECIFIC INSURANCE ARRANGED FOR AND IN THE NAME OF THE INSURED.

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:	David W Emmile
	D 1.	AUTHORIZED REPRESENTATIVE