

END NO.

The following coverages are made part of this policy, but no condition applies unless an "X" is placed in the box preceding the condition.

EARTHQUAKE ENDORSEMENT

IN CONSIDERATION OF THE PREMIUM CHARGED, IT IS AGREED THAT THIS POLICY SHALL INCLUDE THE PERIL OF EARTHQUAKE, DEFINED AS NATURAL FAULTING OF LAND MASSES, SUBJECT TO THE FOLLOWING PROVISIONS:

THIS POLICY DOES NOT COVER LOSS OR DAMAGE CAUSED BY OR RESULTING FROM EARTH MOVEMENT, LANDSLIDE, MUD FLOW, SUBSIDENCE, EARTH SINKING, AND EARTH RISING OR SHIFTING UNLESS SUCH LOSS IS A DIRECT RESULT OF EARTHQUAKE.

CLAIM FOR EACH LOSS CAUSED BY EARTHQUAKE AND EARTH MOVEMENT, SHALL CONSTITUTE A SINGLE CLAIM HEREUNDER; PROVIDED IF MORE THAN ONE EARTHQUAKE SHALL OCCUR WITHIN ANY PERIOD OF 72 HOURS DURING THE TERM OF THIS POLICY, SUCH EARTHQUAKE SHALL BE DEEMED TO BE A SINGLE LOSS WITHIN THE MEANING HEREOF. THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS CAUSED BY ANY EARTHQUAKE SHOCK OCCURRING BEFORE THE EFFECTIVE DATE AND TIME OF THIS POLICY, NOR FOR ANY LOSS OCCURRING AFTER THE EXPIRATION DATE AND TIME OF THIS POLICY.

FLOOD ENDORSEMENT

IN CONSIDERATION OF THE PREMIUM CHARGED, IT IS AGREED THAT THIS POLICY SHALL INCLUDE THE PERIL OF FLOOD SUBJECT TO THE FOLLOWING PROVISIONS:

CLAIM FOR EACH LOSS CAUSED BY FLOOD SHALL CONSTITUTE A SINGLE CLAIM HEREUNDER; PROVIDED IF MORE THAN ONE FLOOD SHALL OCCUR WITHIN ANY PERIOD OF 72 HOURS DURING THE TERM OF THIS POLICY, SUCH FLOOD SHALL BE DEEMED TO BE A SINGLE LOSS WITHIN THE MEANING HEREOF. THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS CAUSED BY ANY FLOOD OCCURRING BEFORE THE EFFECTIVE DATE AND TIME OF THIS POLICY, NOR FOR ANY LOSS OCCURRING AFTER THE EXPIRATION DATE AND TIME OF THIS POLICY.

FLOOD DEFINITION:

IT IS UNDERSTOOD AND AGREED THAT WHEREVER IN THIS POLICY THE WORD "FLOOD" OCCURS, IT SHALL BE HELD TO MEAN A GENERAL AND TEMPORARY CONDITION OF PARTIAL OR COMPLETE INUNDATION OF NORMALLY DRY LAND AREAS FROM FLOOD, SURFACE WATERS, SUBSURFACE WATER, WAVES, TIDAL WAVES OR TIDAL WATER, OVERFLOW OF STREAMS OR OTHER BODIES OF WATER OR SPRAY FROM THE FOREGOING, ALL WHETHER DRIVEN BY WIND OR NOT.

Locations in federally designated flood zones A and V are specifically excluded.

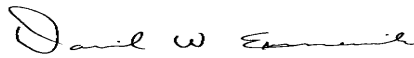
ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Attached to and forming a part of policy number

issued by: North Shore Management

issued to:

effective date:

BY: 

AUTHORIZED REPRESENTATIVE