

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - PRIOR LOSS

This endorsement modifies insurance provided under the following:

PIERS AND WHARVES COVERAGE

The coverage under this policy does not apply to any actual or alleged injury, loss, damage, claim, cost, expense, fine, penalty, or other sum either directly or indirectly arising out of, relating to, contributed to, or caused by any Covered Cause of Loss, other than by fire, to any dock, pier, bulkhead, seawall or part there of that has not been repaired from the resulting damage sustained from any prior loss.

All other terms and conditions of this policy remain unchanged.

SPECIAL ENDORSEMENT