

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MEMBER TO MEMBER EXCLUSION

This endorsement modifies insurance provided under the following:

MARINE GENERAL LIABILITY INCLUDING MARINA OPERATOR'S LEGAL LIABILITY

The Marine General Liability Coverage Part of 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 incidences between club and/or association members.

Club and/or association members are to include active, inactive and national members.

All other terms and conditions of this policy remain unchanged.

SPECIAL ENDORSEMENT