

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – RESIDENTIAL USE OF VESSEL

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY COVERAGE FORM
VESSEL PHYSICAL DAMAGE COVERAGE FORM

For the purposes of this endorsement, **Residential Use** of the **EXCLUSIONS** section is deleted in its entirety and replaced with the following:

Residential Use

“We” do not pay for “bodily injury” or “property damage” arising out of or resulting from:

- a. Discharge, leakage, backup or overflow from sewers, mains, drains, ditches, streams, pipes, plumbing, heating systems, refrigerating systems, air conditioning systems, standpipes, appliances, or automatic sprinkler systems; or
- b. Rain or snow admitted directly to the “vessel” interior through deteriorated, worn or defective:
 - (1) Roofs, leaders or spouting; or
 - (2) Open or closed doors; or
 - (3) Windows, skylights, transoms; or
 - (4) Ventilators, hulls, or platforms; or
- c. The failure to supply or be supplied water or the contamination of water, or any consequential loss, damage or injury as a result of residential use; or
- d. The interruption of and/or failure to provide or be provided gas, oil, electricity, or steam, or any consequential loss, damage or injury as a result of residential use ; or
- e. Any berth, engine room, main salon, and deep bilges of the “vessel” not equipped with properly working smoke detectors, as well as any carbon monoxide detector and/or Liquid Propane Gas (LPG) detector where applicable; or
- f. Non-compliance of electrical wiring, electrical components, and electrical systems with all applicable current American Boat and Yacht Council (ABYC) standards; or
- g. An improperly functioning or non-functioning high water alarm(s) or siren that is audible within a 200 yard perimeter of the “vessel” for all deep bilges within the “vessel”; or
- h. The existence, use, misuse, or accidental discharge of firearms or archery equipment, regardless of circumstances or location; or
- i. All resin or plastic chairs and tables older than 1 year that are used on the “vessel; or
- j. Non-permanent steps and non-permanent handrails at entrances and exits.

If items **a.** and **b.**, above result in fire, “we” will pay for resulting “property damage”.

All other terms and conditions of this policy remain unchanged.