**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 a.m. Forms a part of Policy No.

PIERS, DOCKS AND WHARVES EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CAUSES OF LOSS – SPECIAL FORM

1. Section **A. Coverage**, **1. Covered Property**, **a. Building** in the BUILDING AND PERSONAL PROPERTY COVERAGE FORM is amended to include the following additional Subparagraph:

Piers, docks, wharves, platforms, gangplanks, pilings, wiring, pipes, ground tackle and moorings, as specified in the Declarations.

1. Section **A. Coverage**, **2. Property not covered**, item **j.** in the BUILDING AND PERSONAL PROPERTY COVERAGE FORM is deleted in its entirety and replaced with the following:

**j.** Bulkheads;

1. When an “X” appears next to an Exclusion below, such exclusion is added to paragraph **1.** of Section **B. Exclusions** in the CAUSES OF LOSS – SPECIAL FORM, but only if the Piers, Docks and Wharves Extension Endorsement is listed on Forms Schedule shown on the Declarations:

We shall not pay for loss or damage to any items listed in paragraph **A.** of this Piers, Docks and Wharves Extension Endorsement caused directly or indirectly by any of the following.

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| Loss or damage caused by or resulting from ice, including the weight of ice |
| Loss or damage caused by or resulting from the weight of snow |
| Loss or damage caused by or resulting from windstorm or hail |
| (If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.) |

All other terms and conditions of the policy remain the same.

Authorized Representative

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