

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DIVING EXCLUSION

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY FORM

It is hereby understood and agreed that Protection and Indemnity Coverage provided by this policy excludes and coverage for loss of life, bodily Injury or Illness in respect of any person or persons (irrespective of whether they be a member of the crew or a passenger) while said person is engaged in the act of diving or is engaged in activities preparatory to diving. Activities preparatory to diving include but are not limited to maintenance, testing or use of any diving apparatus or paraphernalia (spear guns, air tanks, weight belts, etc.).

ALL OTHER TERMS AND CONDITIONS REMAINED UNCHANGED.