

END NO.

FLOOD DEFINITION

If Flood is covered hereunder it is defined as follows:

IT IS UNDERSTOOD AND AGREED THAT WHEREVER IN THIS POLICY THE WORD "FLOOD" OCCURS, IT SHALL BE HELD TO MEAN A GENERAL AND TEMPORARY CONDITION OF PARTIAL OR COMPLETE INUNDATION OF NORMALLY DRY LAND AREAS FROM FLOOD, SURFACE WATERS, SUBSURFACE WATER, WAVES, TIDAL WAVES OR TIDAL WATER, OVERFLOW OF STREAMS OR OTHER BODIES OF WATER OR SPRAY FROM THE FOREGOING, ALL WHETHER DRIVEN BY WIND OR NOT.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Attached to and forming a part of policy number	issued by: North Shore Management
issued to:	
effective date:	BY: _____ AUTHORIZED REPRESENTATIVE