

END NO.

OCCURRENCE DEFINITION

FOR THE PURPOSES OF THIS POLICY, WHERE A SERIES OF LOSSES OCCUR WHICH ARE ATTRIBUTABLE DIRECTLY OR INDIRECTLY TO ONE DISASTER OR CAUSE RESULTING FROM THE PERILS INSURED HEREUNDER, ALL SUCH LOSSES SHALL BE ADDED TOGETHER AND TREATED AS ONE OCCURRENCE IRRESPECTIVE OF THE PERIOD OR AREA OVER WHICH THE LOSSES OCCUR.

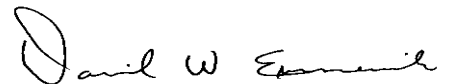
SO FAR AS LOSS INVOLVING IN WHOLE OR IN PART ATMOSPHERIC PERILS, OR FLOOD, OR EARTHQUAKE (IF COVERED HEREUNDER), THE WORDS "ONE OCCURRENCE" SHALL MEAN THE LOSS OCCURRING WITHIN ANY PERIOD OF 72 HOURS. IN THE EVENT OF A DIFFERENCE OF OPINION BETWEEN THE INSURED AND UNDERWRITERS AS TO THE DURATION OF AN OCCURRENCE, THE STATED OPINION OF THE APPROPRIATE GOVERNMENTAL AGENCY (UNITED STATES WEATHER BUREAU OR UNITED STATES COAST AND GEODETIC SURVEY) SHALL GOVERN.

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