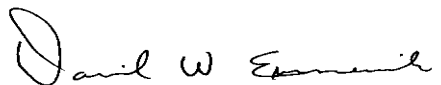


END NO.

UNDERLYING COVERAGE WARRANTY CLAUSE

It is understood and agreed that the Insured shall maintain underlying coverage from the inception of this policy to the expiration of this policy, equivalent to ISO Special Form CP 10 30, or its equivalent as approved by the Insurance Department of the state where the property is located. All losses hereunder will be adjusted as though such coverage was in effect at the time of loss.

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