END NO.

VALUABLE PAPERS AND RECORDS EXTENSION

1. COVERAGE EXTENSION - Subject to limit(s) of liability and deductible amount(s) shown elsewhere in this policy and to all other terms, conditions and exclusions not in conflict herewith, this policy is extended so that, in the event of a covered cause of loss, the value of covered "Valuable Papers and Records (other than Accounts Receivable)" shall be determined as follows:

   A. If articles are specifically declared, described and valued in a schedule forming a part of this policy: the amount per article specified therein;

   B. Articles other than as stated in A. above: the least of the following: (1) the cost of replacing that property with substantially identical property; (2) the cost of reasonably restoring that property to its condition immediately before loss; (3) the applicable limit of liability stated elsewhere in this policy.

2. DEFINITIONS:

   A. "Valuable Papers and Records (other than Accounts Receivables)" means inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages. But "Valuable Papers and Records (other than Accounts Receivables)" does not mean "money" or securities"; nor does it mean converted data, programs or instructions used in data processing operations, including the materials on which the data is recorded.

   B. "Money" means currency, coins and bank notes whether or not in current use; and travelers checks, register checks and money orders held for sale to the public.

   C. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes tokens, tickets, revenue and other stamps whether or not in current use; and evidence of debt issued in connection with credit or charge cards; but does not include "money".

3. PROPERTY EXCLUDED: This Extension of coverage does not apply to property which cannot be replaced with other of like kind and quality or restored to useable condition unless such property is specifically declared, described and valued in a schedule forming a part of this policy.

4. EXCLUSIONS - See Exclusions specified in policy wordings.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Attached to and forming a part of policy number NSMXXXXX issued by: North Shore Management

issued to: Sample effective date: