



Intact Insurance Company

Athletic Participants Follow Form

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT APPLIES TO THE UMBRELLA LIABILITY SECTION(S) OF THE POLICY.

This policy shall not apply to any liability arising out of "bodily injury" sustained by any person while instructing, practicing for or participating in any activity, contest or exhibition of an athletic or sports nature unless such liability is covered by valid or collectible underlying insurance as set out in the Schedule of Underlying Insurance and then only for such hazards for which coverage is afforded under said underlying insurance.

Except as otherwise provided in this endorsement all terms and conditions of this policy shall remain unchanged.