

Extended Navigational Zone Endorsement

This endorsement amends the insurance policy to which it is attached.

Words and expressions in bold are defined in the Definitions section of the insurance policy to which this endorsement is attached.

TERRITORY

The following navigational zones are added:

Florida Navigational Zone

- The inland waters of the U.S. State of Florida.
- The coastal/tidal waters of the U.S. State of Florida, not exceeding 100 miles offshore from the State of Florida.

Bahamas Navigational Zone

- The coastal/tidal waters of the islands of the Bahamas, including the Turks and Caicos Islands.

Inland and Coastal Navigational Zone

Only when sailing to Florida or the Bahamas:

- The inland waters of the United States south of the 40th parallel North.
- The coastal/tidal waters of the United States south of the 40th parallel North, not exceeding 100 miles offshore from the United States.

DEDUCTIBLE

The following deductible clause is added while the **watercraft** is south of the 40th parallel North:

We will pay only the amount by which any **occurrence** caused by an insured peril exceeds twice the deductible amount shown on the Coverage Summary Page(s).

EXCLUSIONS

The following exclusion is added and is applicable to coverages under Section I – Property Coverages, and Section II – Liability Coverages:

Named storm

WE DO NOT INSURE loss or damage caused directly or indirectly by a Tropical Depression, Tropical Storm, Hurricane or Named Storm.

Tropical Depression, Tropical Storm, Hurricane and Named Storm are defined as those so designated either by name or number, by the National Weather Service and/or the National Hurricane Center.

All other terms and conditions of the policy remain unchanged.