

ENDORSEMENT #

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 a.m. , forms a part of Policy No.
issued to by .

THIS ENDORSEMENT ADDS ACCIDENT INSURANCE TO THE POLICY UNDER THE TERMS AND CONDITIONS STATED HEREIN, PLEASE READ IT CAREFULLY.

ACCIDENT INSURANCE ENDORSEMENT

NOTICE: THIS ENDORSEMENT PROVIDES ACCIDENT ONLY COVERAGE. IT DOES NOT COVER SICKNESS OR DISEASE.

The words we, us and our refer to the company providing this insurance as stated above. Other words and phrases that appear in bold face print in this endorsement have special meaning within this endorsement. Refer to the Accident Insurance Declarations and Accident Insurance Definitions below.

This endorsement modifies insurance provided by this Policy:

I. ACCIDENT INSURANCE DECLARATIONS – The following declarations are added to the policy and apply only with respect to the coverage provided by this endorsement:

Accident Insurance Effective Date: Same as Policy Effective Date

(a) **Classification of Eligible Persons:**

Class 1 All owners of the insured vessel.

Class 2 All other passengers and crew members of the insured vessel. Crew member means any individual who works on the insured vessel. However, crew member does not include anyone operating or working for a marina, yacht club, boat repair yard or similar business.

(b) **Covered Activity (ies):** while afloat, on board afloat, boarding and disembarking the insured vessel

(c) **Principal Sum Amount (per Covered Person):** 25,000

(d) **Accident Insurance Aggregate Limit:** 125,000

ACCIDENT INSURANCE - The following Accident Insurance Coverage is added to the Policy. The provisions hereunder apply only with respect to the Accident Insurance provided by this endorsement:

A. ACCIDENT INSURANCE INSURING AGREEMENT

We will pay a benefit to the **Covered Person** (or, in the event of death, to the **Covered Person's** beneficiary) if that **Covered Person** suffers a loss covered under this endorsement arising from an **Injury** that results from an accident that occurs on or after the **Accident Insurance Effective Date** and during a **Covered Activity**. The **Principal Sum Amount** and the **Covered Activity (ies)** applicable to each **Covered Person** are set out in the **Schedule**.

1. Accidental Death & Dismemberment Benefit. If **Injury** to a **Covered Person** results, within 365 days of the date of the accident that caused the **Injury**, in that **Covered Person** suffering any one of the losses specified below, the benefit we will pay will be based upon the indicated percentage of the **Principal Sum Amount** shown below for that loss:

<u>For Loss of:</u>	<u>percentage of Principal Sum Amount payable</u>
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes.....	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye.....	100%
One Foot and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
One Hand or One Foot.....	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Hearing in One Ear.....	25%
Thumb and Index Finger of Same Hand	25%

Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Loss of sight of an eye means total and irrecoverable loss of the entire sight in that eye. Loss of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. Loss of speech means total and irrecoverable loss of the entire ability to speak. Loss of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

If more than one loss is sustained by a **Covered Person** as a result of the same accident, only one amount, the largest, will be paid.

B. ACCIDENT INSURANCE EXCLUSIONS

No coverage shall be provided under this endorsement and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily injury:

- suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury or any act of autoeroticism.
- sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
- the **Covered Person's** commission of or attempt to commit a crime.
- infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
- declared or undeclared war, or any act of declared or undeclared war regardless of whether the Policy to which this endorsement is attached provides such coverage.
- participation of the **Covered Person** in scuba diving, unless he or she is fully certified by Professional Association of Diving Instructors (PADI) or similar organization.
- participation in teak surfing or wake boarding that results in injury relating to or caused by carbon monoxide poisoning
- full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
- the **Covered Person** being under the influence of intoxicants.
- the **Covered Person** being under the influence of drugs unless taken under the advice of and as specified by a **Physician**.
- the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
- stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

- the **Covered Person** riding in or driving a power boat vessel as part of a speed contest or scheduled race, including testing such vessel.
- travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the **Covered Person** is:
 - a. riding as a passenger in any aircraft not licensed for the transportation of passengers for hire.
 - b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft.
 - c. riding as a passenger in an aircraft owned, leased or operated by the first Named Insured.
- the **Covered Person** riding in or driving any vessel being used for or in connection with acrobatic or stunt driving or for endurance tests.
- the **Covered Person** riding in or driving any vessel being used for or in connection with fire fighting, exploration, any form of hunting, bird or fowl herding, banner towing or any test or experimental purpose, unless previously consented to in writing by us.
- Any use of the vessel that is in violation, breach or conflict with any provision of the Policy or this endorsement.

C. ACCIDENT INSURANCE LIMITATIONS

Accident Insurance Aggregate Limit - The maximum amount payable under the Accidental Death & Dismemberment Benefit may be reduced if more than one **Covered Person** suffers a loss as a result of the same accident. Any losses arising out of a continuous, unbroken chain of events will be considered as resulting from the same accident. The maximum amount payable for all such losses for all **Covered Persons** will not exceed the **Accident Insurance Aggregate Limit** in the **Schedule**. If the combined maximum amount otherwise payable for all **Covered Persons** must be reduced to comply with this provision, the reduction will be taken by applying the same percentage of reduction to the individual maximum amount otherwise payable for each **Covered Person** for all such losses. The **Accident Insurance Aggregate Limits** are in addition to the Policy's General Aggregate Limit.

Accident Insurance Reduction Schedule - The amount payable for a loss will be reduced if a **Covered Person** is age 70 or older on the date of the accident causing the loss. The amount payable for that **Covered Person's** loss is a percentage of the amount that would otherwise be payable, according to the following schedule:

AGE ON DATE OF ACCIDENT	PERCENTAGE OF AMOUNT OTHERWISE PAYABLE
70-74	65%
75-79	45%
80-84	30%
85 and older	15%

"Age" as used above refers to the age of the **Covered Person** on the **Covered Person's** most recent birthday, regardless of the actual time of birth.

D. ACCIDENT INSURANCE DEFINITIONS

Covered Activity (ies) - means those activities set out as **Covered Activity (ies)** in the **Schedule** with respect to which **Covered Persons** are provided coverage under this endorsement.

Covered Person - means a person: (1) who is a member of an eligible class of persons as described in the **Classification of Eligible Persons** section of the **Schedule**; and (2) while such person's coverage under this endorsement is in force.

Immediate Family Member - means a person who is related to the **Covered Person** in any of the following ways: spouse, brother-in-law, sister-in-law, son-in-law, daughter-in-law, mother-in-law, father-in-law, parent (includes stepparent), brother or sister (includes stepbrother or stepsister), or child (includes legally adopted or stepchild).

Injury - means an injury to the body: (1) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the injured person's accident coverage is in force; (2) which occurs under the circumstances described in a **Covered Activity** applicable to that person; and (3) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss under this endorsement.

Physician - means a licensed practitioner of the healing arts acting within the scope of his or her license who is not: (1) the **Covered Person**; (2) an **Immediate Family Member**; or (3) retained by the first Named Insured.

Schedule – means the Accident Insurance Declarations section of this endorsement.

E. ACCIDENT INSURANCE CLAIMS PROVISIONS

Notice of Claim. Written notice of a claim for benefits must be given to AIG Claims Services, Accident & Health Division within 60 days after a **Covered Person's** loss, or as soon thereafter as reasonably possible. Such written notice must be given by or on behalf of the claimant to AIG Claims Services, Accident & Health Division, P.O. Box 15701, Wilmington, DE 19850-5701, or by calling 1-877-244-3330 with information sufficient to identify the **Covered Person**.

Claim Forms. AIG Claims Services will send claim forms to the claimant upon receipt of a written notice of claim. If such forms are not sent within 15 days after the giving of written notice of a claim, the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time fixed herein for filing proof of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made. The notice should include the **Covered Person's** name, the first Named Insured's name and the Policy number.

Proof of Loss. Written proof of loss must be furnished to AIG Claims Services within 90 days after the date of the claim is reported to AIG Claims Services. If the loss is one for which this endorsement requires continuing eligibility for periodic benefit payments, subsequent written proofs of eligibility must be furnished at such intervals as we may reasonably require. Failure to furnish proof within the time required neither invalidates nor reduces any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity of the claimant, later than one year from the time proof is otherwise required.

Payment of Claims. Upon receipt of due written proof of death, payment for loss of life of a **Covered Person** will be made, in equal shares, to the survivors in the first surviving class of those that follow: the **Covered Person's** (1) spouse; (2) children; (3) parents; or (4) brothers and sisters. If no class has a survivor, the beneficiary is the **Covered Person's** estate.

Upon receipt of due written proof of loss, payments for all losses, except loss of life, will be made to (or on behalf of, if applicable) the **Covered Person** suffering the loss. If a **Covered Person** dies before all payments due have been made, the amount still payable will be paid as described above for loss of life.

If any payee is a minor or is not competent to give a valid release for the payment, the payment will be made to the legal guardian of the payee's property. If the payee has no legal guardian for his or her property, a payment not exceeding \$1,000 may be made, at our option, to any relative by blood or connection by marriage of the payee, who, in our opinion, has assumed the custody and support of the minor or responsibility for the incompetent person's affairs.

Any payment we make in good faith fully discharges our liability to the extent of the payment made.

Time of Payment of Claims. Benefits payable for any loss other than loss for which this endorsement provides any periodic payment will be paid immediately upon our receipt of due written proof of the loss.

Subject to our receipt of due written proof of loss, all accrued benefits for loss for which this endorsement provides periodic payment will be paid at the expiration of each month during the continuance of the period for which we are liable and any balance remaining unpaid upon termination of liability will be paid immediately upon receipt of such proof.

Physical Examination and Autopsy. We at our own expense have the right and opportunity to examine the person of any individual whose loss is the basis of claim hereunder when and as often as we may reasonably require during the pendency of the claim and to make an autopsy in case of death where it is not forbidden by law.

ACCIDENT INSURANCE ADDITIONAL PROVISIONS

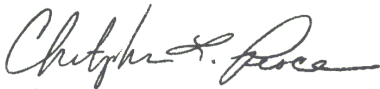
Accident Insurance Termination Date. This coverage terminates automatically on the date the Policy terminates. Termination takes effect at 12:01 AM Standard Time at the address of the first Named Insured on the date of termination.

Covered Person's Effective Date. A **Covered Person's** coverage under this endorsement begins on the latest of: (1) the **Accident Insurance Effective Date**; or (2) the date the person becomes a member of an eligible class of persons as described in the **Classification of Eligible Persons** section of the **Schedule**.

Covered Person Termination Date. A **Covered Person's** coverage under this endorsement ends on the earliest of: (1) the date the Policy is terminated; (2) the date this endorsement is terminated; or (3) the date the **Covered Person** ceases to be a member of any eligible class of persons as described in the **Classification of Eligible Persons** section of the **Schedule**.

Termination of coverage will not affect a claim for a covered loss that occurred while the **Covered Person's** coverage under this endorsement was in force.

All other terms and conditions of the Policy shall remain unchanged.



AUTHORIZED REPRESENTATIVE

Endorsement Form: B-31 (part 1 of 2)

MARINE ASSIST SERVICES ADDENDUM

Subject to the conditions described herein, AIG Travel Guard Assist (herein called the "Company") makes the following services (herein called "Services") available for the first Named Insured of the policy, where indicated, and to those eligible insureds described in the policy (herein called "Eligible Persons"). Not all Services described herein are provided to all Eligible Persons.

MARINE ASSIST Call Numbers:

TOLL-FREE: 866 - 719 - 2794 OVERSEAS COLLECT: +1 715 - 342 - 2435

I. EFFECTIVE DATE OF SERVICES

Services shall be provided effective at 12:01 A.M. Standard Time at the first Named Insured's address as of the date the policy takes effect (herein the "Effective Date") and shall continue in force until the termination of the policy.

II. CONDITIONS OF AVAILABILITY OF SERVICES

The Company will provide the Services within the countries where such Services are available and are lawful to be provided. The 24-hour Assistance Services are available to you. All benefits are service benefits, not financial benefits. Any costs associated with service benefits are to be paid by the member. All Assistance Services are provided by AIG Travel Guard Assist, located at 1145 Clark Street, Stevens Point, Wisconsin, 54481.

All expenses for goods and services provided by a third party and incurred in association with the provision, coordination, arrangement, or conduction of marine services on behalf of the member are solely the responsibility of the member.

III. DESCRIPTION OF SERVICES

Marine Services

Marina Reservations and Accommodations - We will coordinate arrangements for reservations of short-term and long-term dockage at marina destinations throughout the world.

Cruise Travel Planning - We will provide an array of travel planning assistance including destination selection, float planning, activity planning, land-based accommodations and marina and fuel location identification for expeditions of any kind.

Marina and Destination Recommendations - We will provide recommendations on an extensive list of marinas and yachting destinations worldwide.

Dockside Maintenance - We will arrange for vessel maintenance and care with qualified service specialists in accordance with your vessel's needs.

Real-time Weather Updates - We will access instant weather updates and forecasts for local and global conditions, including extended ten day weather forecasts for many regions.

Local Guide Referral - We will help you with travel planning activities like dining, lodging, entertainment, and special events by providing convenient referrals to local guides.

Catering and Provisioning - We will help make arrangements for your catering and provisionary requirements.

Towing Assistance - We will arrange for professional and competitive towing and/or salvage services.

Marine Transport / Trailer and Haul Assistance - We will coordinate marine transport and terrestrial trailer and hauling services and support.

Fuel Location and Pricing - We will locate fuel at the competitive prices in your geographic location.

Vessel and Bodily Security Coordination Assistance - We will coordination assistance for a variety of vessel and personal security services, including security planning, preparedness training and personal security escort arrangement.

Diving Services - We will help make professional diving service arrangements, including professional certification, chartered dive planning, site identification and tank refilling and certification.

Emergency Diving Assistance - We will coordinate emergency diving assistance (recompression/decompression).

Maps and Charts - We will arrange to provide nautical charts and guides in electronic and paper format.

Customs Requirements - We will provide information regarding country specific customs and documentation requirements for transnational voyages.

Cruising Permits - We will provide information on foreign cruise permit requirements.

Lock and Bridge Information - We will provide bridge and lock specifications and schedules.

Wireless Phone Services - We will provide information regarding international cellular phone services and assist with satellite phone rentals.

Maritime / Admiralty Law Referral - We will make referrals to maritime, admiralty and international legal consul.

Local Activities - We will refer you to local entertainment and event activity representatives at destinations throughout the world.

Limitation of liability and service: Understandably, in providing services, Marine Services cannot and does not assume responsibility for the actions of independent service providers. These providers are not employees or agents of Marine Services. Any loss or damages resulting from their actions are the sole responsibility of the provider.

Global Personal Concierge for Land and Sea

Restaurant referrals and reservations - We will supply a restaurant based on the member's needs and desires. Additionally, we will arrange for reservations at the recommended restaurant, based on availability.

Event ticketing/entertainment - We will assist with the purchase of tickets to events such as sporting, theatre, and concerts. Based on availability.

Ground transportation reservations - We will locate and arrange for a transportation service to pick the member up and deliver to the desired destination.

Airline reservations

In-port hotel accommodations - We will find and arrange hotel accommodations per the member's request based on availability.

Tee time reservations and referrals - We will facilitate reservations at golf courses everywhere.

Private air charter - We arrange all types of aircraft for your corporate or private charter needs, including: helicopters, light aircraft, executive/business jets, and airliners.

Floral services - We will facilitate the ordering of flowers for such events as birthdays, anniversaries, holidays, and other special occasions.

Special occasion reminders - We will remind the member or requested party of any occasions per their request.

Special Gifts

Prescription delivery

We will perform internet searches and information look up - We will relay messages

Lost baggage search - We will assist with the return of lost luggage by coordinating efforts with the commercial carrier. In the event that an item is lost while traveling, we will assist the customer in the search for lost item.

Emergency cash advance assistance - We will help members obtain cash advances in local or US currency for medical or travel emergencies.

Embassy or consulate information - Embassies and consulates are excellent sources for information and assistance to members while traveling. We will provide the customer the address and phone number of the local embassy or consulate.

Urgent message relay to family, friends, or business associates - We will assist with contacting family/friends/business associates in the event of an emergency situation while the member is traveling.

Rental vehicle return - If a customer is traveling and has to abandon a rental due to an emergency, we will arrange for the vehicle's return to a location designated by the rental company.

Legal or accounting referral - We will provide the customer with convenient legal referrals in their general area.

Bail bond assistance - Assisting with finding local bail bond agencies to assist with arranging bail.

Medical and evacuation assistance

Roadside assistance - If your vehicle breaks down, you run out of gas or even lock your keys in the vehicle, we will assist with dispatching a service provider to assist.

Worldwide Travel Assistance/ Reservations

Air and land transportation arrangements

Currency Conversion or purchase - We can provide the local currency rate. Rate is only secure for the date/exact time that you called.

Up-to-the-minute travel delay reports

Up-to-the minute travel medical and safety advisories

Worldwide public holiday information

Translator or interpreter assistance by telephone - We provide emergency telephone translation services in all major languages.

Visa/passport requirements

Emergency Medical and Evacuation Assistance

Medical evacuation or transportation assistance - If a member suffers an injury or illness that requires medical treatment or hospitalization, we will coordinate and arrange emergency medical transportation to the nearest most appropriate medical facility. Once the member is stabilized, we will coordinate his/her return to a hospital near home.

Physician/hospital referral (included dental) - Members will be provided with a list of physicians and dentists in the area in which they are traveling. (Appointments scheduled upon request.)

Emergency prescription replacements - If medications are lost or stolen, we will assist in obtaining new prescriptions and also in shipping to the members at their current location.

Eyeglass and corrective lens replacement assistance

Medical Equipment Replacement - If a member is in need of a medical device we will coordinate locating the equipment and arranging delivery where available.

Dispatch of doctor or specialist to in-port hotel

Visitor to bedside of hospitalized member - Arrangements for relatives or visitors to travel to the member's bedside can be made through our 24-hour assistance hotline.

Repatriation of mortal remains - We will arrange for the preparation and air transportation of a member's mortal remains in the event of death while traveling.

Return travel arrangements for family member - In the event of hospitalization, arrangements will be made for unattended minors traveling with the member to be flown home.

In-patient and outpatient medical case management

Medical bill auditing

Direct billing to medical providers

Medical cost containment/expense recovery (including overseas investigation)

Emergency Travel Assistance

Flight arrangements/rebooking - We are available 24/7 to help customers rebook flights in the event of a flight cancellation, delay or schedule. We can also book new travel arrangements if needed.

Arrange for private air charter - We arrange all types of aircraft for your corporate or private charter needs, including: helicopters, light aircraft, executive/business jets, and airliners.

Hotel reservations - If the member is delayed while traveling, we can secure hotel reservations for them.

Rental car reservations - Coordination of securing rental vehicle for your trip.

Limousine arrangements - Coordination of limousine arrangements throughout the trip, including transportation to and from the airport, hotel, meetings, and more.

Lost passport/travel document assistance - We will assist in the replacement of lost or stolen travel documents, passports, or visas.

IV. LIMITATION

The Company reserves the right to suspend, curtail, or limit any or all of the Services at any time in the event of war, riot, insurrection, opposition by legal and administrative authorities of the country in which the Eligible Person becomes ill or is injured, or acts of God. The Company will, however, provide services to the best of its ability during such occurrence.

The Company reserves the right to suspend, curtail, or limit any or all of the Services at any time with written notice to the first Named Insured if the Company determines that to provide or continue to provide the Services would put the Company in violation of any applicable laws, regulations or ordinances.

V. DISCLAIMER

In all cases, all providers of Services, including but not limited to a medical professional or an attorney suggested by the Company shall act in a medical, legal, or service capacity on behalf of the Eligible Person only. The Company assumes no responsibility for any medical advice, legal counsel, or other Service given by such medical

professional, attorney, or other provider of Services. The Eligible Person shall not have any recourse to Company by reason of its suggestion of a medical professional, attorney, or other provider of Services, or due to any legal or other determination resulting therefrom.

The Company assumes no responsibility or liability for any of the Services, the providers of the Services, the quality of the Services, the delivery of the Services, or the outcomes of the Services. Questions or concerns about the Services should be addressed directly to the providers.”

VI. SUBROGATION

The Company shall be subrogated, up to the value of the Services it has provided, to the rights and causes of action of the Eligible Person against any party responsible for acts giving rise to injury or sickness for which the Company renders assistance or for any other matter for which the Company incurs costs in providing Services under this Agreement.

All other terms and conditions of the policy remain the same.



Authorized Representative