

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – GUIDE WARRANTY

This endorsement modifies insurance provided under the following:

MARINE GENERAL LIABILITY COVERAGE FORM

The following condition is added to **SECTION VIII - CONDITIONS**.

Guide Warranty

As a condition of coverage, it is warranted that the insured must comply with the following provisions:

1. At least one industrial quality or equivalent first aid kit is carried by a guide during the guide or tour operations; and
2. Each guide must be safety equipped for communication to include, but not be limited to, properly maintained and properly working radio, signal panels and signal mirrors; and
3. There must be at least one guide per four participants for guide or tour operations; and
4. All guides:
 - a. Must have a minimum of 1 year of experience, unless otherwise approved in writing by us and
 - b. Must be properly licensed by all applicable governing agencies, and
 - c. Red Cross or First Aid certified; and
5. All participants must sign an assumption and acknowledgment of risk and release of liability agreement written by the insured's attorney. Should any minor be participating in any activities, that minor's parent or legal guardian must also sign said agreement for that minor. The insured shall retain the agreement for a period of no less than 6 years and furnish it to us upon our request.

All "bodily injury" or "property damage" arising out of the failure to comply with any of the warranty conditions stated will render this insurance is null and void.

If coverage is null and void, we will not defend claims or "suits" seeking damages resulting from "bodily injury" or "property damage".

All other terms and conditions of this policy remain unchanged.