THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – ALL PERSONS ABOARD

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY COVERAGE FORM VESSEL PHYSICAL DAMAGE COVERAGE FORM

The following is added to **EXCLUSIONS**:

All Persons Aboard

This insurance does not apply to:

- 1. "Bodily injury" to persons aboard the "vessel"; or
- 2. "Property damage" caused by persons aboard the "vessel"; or
- 3. "Property damage" to property in the care, custody or control of persons aboard the "vessel".

We shall have no duty to defend or indemnify any claim, demand, suit, action, litigation, arbitration, alternate dispute resolution or other judicial or administrative proceeding seeking damages, equitable relief, or administrative relief for "bodily injury" or "property damage" arising out of persons aboard the "vessel".

All other terms and conditions of this policy remain unchanged.

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