THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMERICAN SAILING ASSOCIATION INSTRUCTOR CERTIFICATION AND ENDORSEMENT REQUIREMENTS

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY COVERAGE FORM

The following paragraph is added to OTHER POLICY CONDITIONS AND WARRARNTIES.

American Sailing Association Instructor Certifications and Endorsements

As a condition precedent to the coverage provided by this policy, it is warranted that the "insured" has and will maintain American Sailing Association Instructor Certifications and Endorsements, for the specified types of sailing instruction provided.

Failure to comply with the requirements as stated above will render this coverage null and void for all damages arising out of "bodily injury" or "property damage".

We will have no duty to defend or indemnify any claims or suits seeking damages when there has been a failure to comply with the requirements as stated above.

All other terms and conditions of this policy remain unchanged.