PIER AND WHARF ADDITIONAL COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

LOCAL GOVERNMENT PROPERTY INSURANCE FUND VALUATION POLICY OCI 41-080 LOCAL GOVERNMENT PROPERTY INSURANCE FUND BUILDERS RISK POLICY OCI 41-104

The following PROPERTY NOT COVERED policy provisions are replaced;

- A. Item E. of **SECTION V PROPERTY NOT COVERED, UNLESS SPECIFICALLY ENDORSED TO THIS POLICY**, of the LOCAL GOVERNMENT PROPERTY INSURANCE FUND VALUATION POLICY OCI 41-080, or
- B. Item D. of **SECTION V PROPERTY NOT "COVERED"** LOCAL GOVERNMENT PROPERTY INSURANCE FUND BUILDERS RISK POLICY OCI 41-104

by the following excluded causes of loss:

When covered under this policy:

- 1. Piers and wharves that are scheduled on the declarations page for loss or damage caused by:
 - a. Freezing or thawing; or,
 - b. Erosion or deterioration whether gradual or sudden.
- 2. Piers and wharves (not scheduled on the declarations page), dams, pavements, swimming pools and related equipment, retaining walls, bulkheads, and docks: for loss or damage caused by:
 - a. Freezing or thawing;
 - b. Impact of watercraft;
 - c. The pressure or weight of ice or water whether driven by wind or not; and,
 - d. Erosion or deterioration whether gradual or sudden.