

ENDORSEMENT ATTACHED TO
POLICY NO. _____
ISSUED BY _____



Paragraph 12(b) of the Conditions and Stipulations of this policy is amended to read as follows:

When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within 15 days thereafter.

This Endorsement is made a part of said policy and is subject to the schedules, conditions and stipulations therein, except as modified by the provisions hereof.

Nothing herein contained shall be construed as extending or changing the effective date of said policy, unless otherwise expressly stated.

Signed under seal for the Company, but this Endorsement is to be valid only when it bears an authorized countersignature, this the _____ day of _____, 20_____.

Countersigned by:

Authorized Signature

Company

City, State



Stuart Morris Jr.
Senior Chairman of the Board

Malcolm S. Morris
Chairman of the Board

Michael S. Morris
President

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ARBITRATION ENDORSEMENT

Any provisions in the Conditions of this policy referring to Arbitration are hereby deleted.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

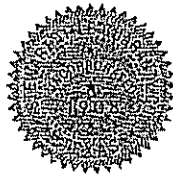
Signed under seal for the Company, but this Endorsement is to be valid only when it bears an authorized countersignature, this the _____ day of _____ 20_____.

Countersigned by:

Authorized Signature

Company

City, State





Senior Chairman of the Board



Chairman of the Board



President