

PAL INSURANCE BROKERS LTD.

MATERIAL OVER ICE SURFACE EXCLUSION

Notwithstanding any other provision contained in this insurance policy, it is understood and agreed that coverage under this policy WILL NOT APPLY TO:

1. the liability of any organization or person for participating in, practicing for or instructing any athletic activity or sporting contest, including but not limited to practices, games, exhibitions or recreational activities, while such athletic activity or sporting contests is conducted on a synthetic surface material that has not been applied directly to a permanent, dry, well-drained surface such as, stone, gravel, asphalt, concrete, sand, soil, rubber, wood or comparable material. The specified liability coverage under this policy WILL NOT APPLY, specifically, without limiting the generality of the foregoing when such athletic activity or sporting contest is conducted on a synthetic surface material that has been applied directly or indirectly over an ice surface; and
2. the liability of any organization or person involved in any commercial or non-commercial event or activity, including but not limited to trade shows, concerts, profit or non-profit events, where persons have access to and may walk on or about a synthetic surface material that has not been applied directly to a permanent, dry, well-drained surface such as, stone, gravel, asphalt, concrete, sand, soil, rubber, wood, or comparable material. The specified liability coverage under this policy WILL NOT APPLY, specifically, without limiting the generality of the foregoing when such commercial or non-commercial event is conducted on a synthetic surface material that has been applied directly or indirectly over an ice surface.

Except as otherwise provided in this endorsement all the conditions, limitations and other terms of this policy shall have full force and effect.

Form 8000 (03/2003)