

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**COMMERCIAL BUSINESS TENANT'S  
CERTIFICATE OF INSURANCE REQUIREMENT**

This endorsement modifies insurance provided under the following:

**PIERS AND WHARVES COVERAGE**

The following paragraph is added to section 6. Special Conditions.

**Commercial Business Tenant's Certificate of Insurance Requirement**

- a. As a condition precedent to coverage, at the time any part of the Insured's scheduled piers and wharves are rented or leased by others, the Insured must have a valid certificate of insurance on file from the tenant and be able to produce it when the Company asks for it.

The tenant's certificate of insurance must:

- (1) Show evidence of piers and wharves coverage purchased by the tenant for the Insured's scheduled piers and wharves, that has been leased or rented to the tenant; and
- (2) Show the piers and wharves limits for the Insured's scheduled piers and wharves; and
- (3) Name the Insured as an additional insured loss payee on the tenant's insurance policy.

- b. The insurer named on the tenant's certificate of insurance is to have an A.M. Best rating of A- or better at the time of the certificate issuance.

Failure to comply with the requirements stated above will render this coverage null and void for direct physical loss of, or damage to the scheduled piers and wharves, caused by the perils identified in the Insured's policy.

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.