

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – GUIDE WARRANTY

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY COVERAGE FORM
VESSEL PHYSICAL DAMAGE COVERAGE FORM

The following condition is added to **OTHER POLICY CONDITIONS AND WARRANTIES**:

Guide Warranty

As a condition of coverage, it is warranted that the “insured” must comply with the following provisions:

1. At least one industrial quality or equivalent first aid kit is carried by a guide during the guide or tour operations; and
2. Each guide must be safety equipped for communication to include, but not be limited to, properly maintained and properly working radio, signal panels and signal mirrors; and
3. There must be at least one guide per four participants for guide or tour operations; and
4. All guides:
 - a. Must have a minimum of 1 year of experience, unless otherwise approved in writing by “us” and
 - b. Must be properly licensed by all applicable governing agencies, and
 - c. Red Cross or First Aid certified; and
5. All participants must sign an assumption and acknowledgment of risk and release of liability agreement written by the “your” attorney. Should any minor be participating in any activities, that minor’s parent or legal guardian must also sign said agreement for that minor. “You” shall retain the agreement for a period of no less than 6 years and furnish it to “us” upon “our” request.

This insurance does not apply to “bodily injury” or “property damage” arising out of or resulting from the failure of the “insured” to comply with the requirements as stated above. “We” will have no duty to defend or indemnify any claims or suits seeking damages for “bodily injury” or “property damage” arising out of or resulting from the failure of the “insured” to comply with the requirements as stated above.

All other terms and conditions of this policy remain unchanged.