

<p style="text-align: center;">Endorsement 103 EXCLUSION OF LOSS OF OR DAMAGE TO CROPS, FOREST AND CULTURES</p>

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured for loss, damage or liability directly or indirectly caused to crops, forest and/or any cultures during the execution of the contract works.

SPECIAL CONDITIONS CONCERNING THE CONSTRUCTION OF DAMS AND WATER RESERVOIRS (Endorsement 104)

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers will not indemnify the Insured in respect of

- grouting of soft rock areas and/or other additional safety measures even if their necessity arises only during construction,
- expenses incurred for dewatering even if the quantities of water originally expected are exceeded substantially,
- loss or damage due to breakdown of the dewatering system if such breakdown could have been avoided by sufficient stand-by facilities,
- expenses incurred for additional insulation's and facilities for the discharge of run-off and/or underground water,
- expenses incurred for the repair of eroded slopes or other graded areas, if the Insured has failed to take the measures required or to take them in time,
- expenses incurred for the removal of landslides, regardless of their cause, having their origin outside the limits of the insured contract works (these limits are marked by the vertical projections of the intersecting lines of the designed slopes with the existing natural terrain. If a landslide has its origin partially outside the aforementioned limits, the indemnity shall be restricted to that part of the landslide having its origin within this limits.),
- loss or damage due to subsidence if caused by insufficient compacting,
- cracks and leakage.