THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

ADDITIONAL INSURED - BLANKET FORM

This endorsement modifies insurance provided under the following:

PROFESSIONAL LIABILITY COVERARGE PART

It is understood and agreed that SECTION II - WHO IS AN INSURED, is amended to include the following:

D. Where required by written contract only, any person or organization shown as an additional insured on a certificate of insurance issued to an insured certificate holder or by endorsement to this policy is included as an additional insured. However, additional insured status is limited to liability arising out of the negligent acts, errors or omissions of the named insured resulting from covered "professional services" and solely with respect to the additional insured's involvement in activities conducted by the named insured.

   1.) However, the insurance provided to the additional insured does not apply to "damages" arising out of a scuba diving training agency's rendering or failure to render:
      A. Training or educational standards or educational materials to any insured.
      B. Supervision of scuba instructors, dive masters, or assistant Instructors.

   2.) It is further understood and agreed that this policy shall not provide coverage for "damages" that result from the independent negligent acts, errors or omissions of any additional insured.

   3.) It is further understood and agreed:
      A. The insurance afforded to any additional insured only applies to the extent permitted by law;
      B. The insurance afforded to any additional insured will not be broader than required by the written contract;
      C. The most we will pay on behalf of any additional insured is the amount of insurance:

         1. Required by the contract or agreement; or
         2. Available under the applicable limits of insurance;

         whichever is less.

   4.) Coverage afforded by this endorsement shall not increase the applicable limits of insurance.

All other terms and conditions of this Policy remain unchanged.