THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ICE AND FREEZE COVERAGE

While an "insured boat" is stored, kept or used in the following states:

Alabama	Hawaii	Oregon
Arizona	Louisiana	South Carolina
California	Mississippi	Texas
Florida	New Mexico	Washington
Georgia	North Carolina	

Under **SECTION IV – COVERAGES, A. HULL AND EQUIPMENT**, **5. Exclusions**, "**b.** any loss caused by or resulting from ice or freezing;" is removed in its entirety.

All other terms, conditions, and agreements of the policy remain unchanged.

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