ANNUAL POLICY PERIOD

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

GENERAL TERMS

When Coverage Applies is changed to read:

The coverages provided by this policy are shown on the Declarations and apply to accidents and *losses* that occur during the policy period. The policy period is shown on the Declarations and is for successive periods of twelve months each for which the renewal premium is paid. The policy period begins and ends at 12:01 AM Standard Time at the address shown on the Declarations.

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