

AMENDATORY ENDORSEMENT VIRGINIA

1. Under Coverage Extension, Defense Costs, if applicable, is amended to include the following:

The "limit" for expenses included in item 5) of Covered Expenses is separate from, and not a part of, the applicable "limit" for coverage described under Property Covered.

2. Under Other Conditions, Bankruptcy Of An Insured, if applicable, is deleted and replaced by the following:

Bankruptcy Of An Insured -- Bankruptcy or insolvency of an insured or an insured's estate does not relieve "us" of "our" obligations under this coverage.

3. In the Cold Storage Locker Coverage, Contingent Cargo Coverage, Motor Truck Cargo Legal Liability Coverage, Riggers' Legal Liability Coverage, and Warehouse Legal Liability Coverage forms, if applicable, under Other Conditions, Suit Against Us is amended to include the following:

If an execution of judgment against "you" or "your" personal representative is returned unsatisfied, a person or organization may bring legal action against "us"; however, "we" will not pay for injury or damage that is not covered by this policy or that exceeds the applicable "limit".