

Provides coverage for an Insured against loss arising from a lack of actual vehicular and pedestrian access to and from a specifically identified street and if the street is not physically open and publicly maintained.

ENDORSEMENT

Attached to Policy No. SAMPLE

Issued by _____

The Company insures against loss or damage sustained by the insured if, at Date of Policy: (i) the land does not abut and have both actual vehicular and pedestrian access to and from _____ (the "Street"), (ii) the Street is not a physically open ~~road~~ and publicly maintained, or (iii) the insured has no right to use existing curb cuts or entries along that portion of the Street abutting the land.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.