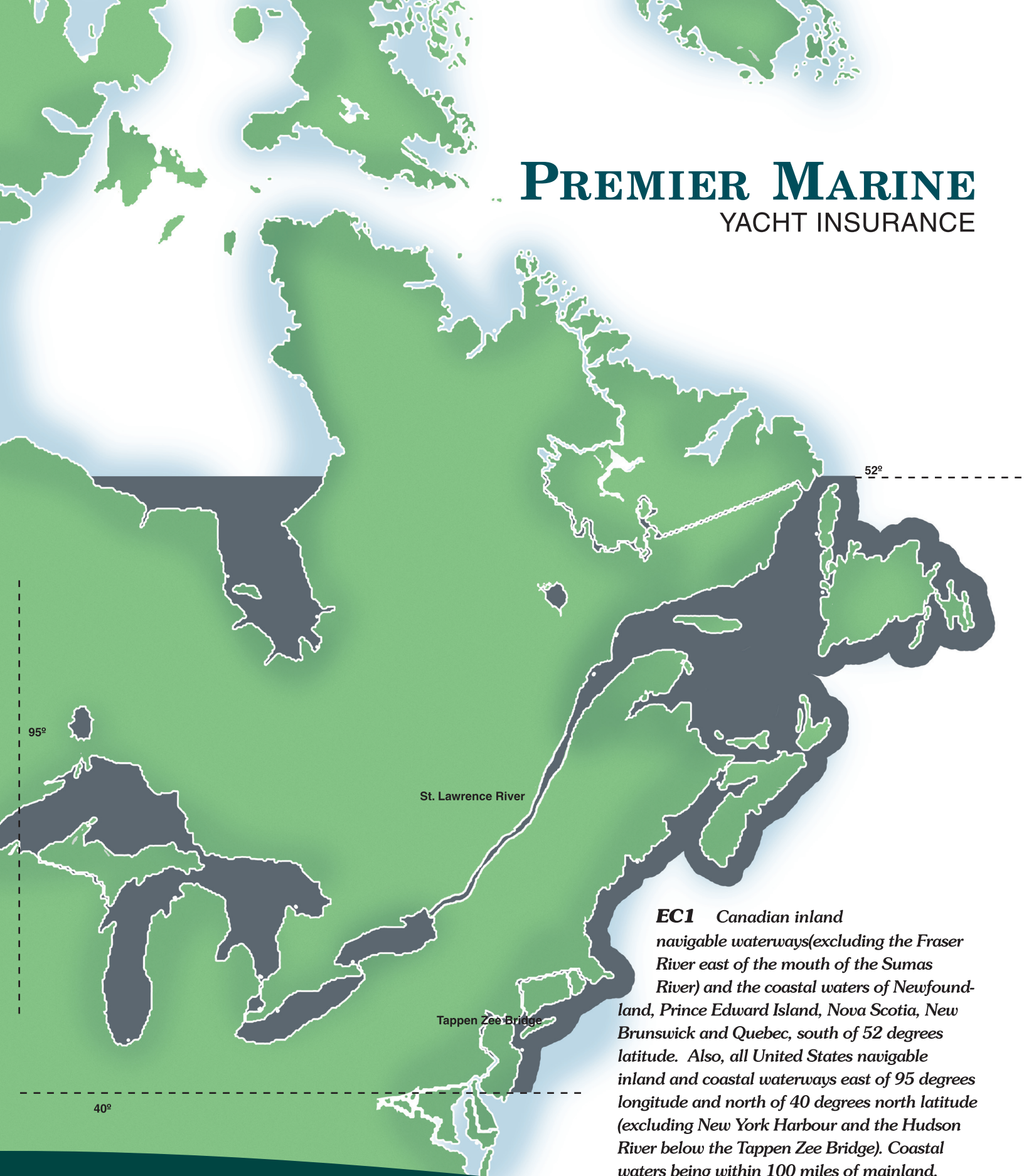


PREMIER MARINE

YACHT INSURANCE



EC1 Canadian inland navigable waterways (excluding the Fraser River east of the mouth of the Sumas River) and the coastal waters of Newfoundland, Prince Edward Island, Nova Scotia, New Brunswick and Quebec, south of 52 degrees latitude. Also, all United States navigable inland and coastal waterways east of 95 degrees longitude and north of 40 degrees north latitude (excluding New York Harbour and the Hudson River below the Tappan Zee Bridge). Coastal waters being within 100 miles of mainland.