

English Law and Practice Endorsement

It is hereby agreed, by the parties hereto, that this Insuring Agreement shall be subject to the exclusive jurisdiction of the English Courts and to English Law and Practice.

Neither this policy nor any document issued pursuant to this policy shall confer any benefits on any third parties. No third party may enforce any term of this policy or of any provision contained in any document issued under this policy. The Contracts (Rights of Third Parties) Act 1999 is hereby expressly excluded from this policy including any other document issued pursuant thereto.

Section 11 is hereby deleted.

ALL OTHER TERMS, CLAUSES AND CONDITIONS REMAIN UNALTERED.