

THE STANDARD FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – MICHIGAN

**DEFINITIONS**

**Immediate family** is deleted and replaced by the following:

**Immediate family** means the parents, children and grandparents of an **honoree**.

**SECTION I – COVERAGES**

**Coverage A – Cancellation or Postponement of the Event**

The first paragraph of this section is deleted and replaced with the following:

**We** will pay for all deposits forfeited and other amounts paid or contracted to be paid, by the **honorees** or **immediate family**, for the following items, services or locations to be rendered, delivered or used on the **event date**, due to the necessary and

unavoidable cancellation or postponement of the event:

**Exclusions – Coverage D**

This section is deleted and replaced with the following:

**We** will not pay for any loss, including breakage or damage, resulting directly or indirectly from:

1. Damage arising from wear and tear, moth, vermin, deterioration, confiscation or detention; or
2. Damage arising from atmospheric or climatic conditions; or
3. Theft.

All other provisions of the policy apply.

SAMPLE