PLAINTIFF'S EXHIBIT

UTX-80

FORM NO. 133F
Effective
March 1, 1990

MOTOR VEHICLE DEFINITION MANDATORY ENDORSEMENT

Attached to and forming part of Policy No. _____ of the _____ Insurance Company

of _____, issued at its _____, Texas, Agency.

Dated _____ _____, Agents

The following definition is added under the Definitions of the Texas Standard Policy:

MOTOR VEHICLE: The term motor vehicle as it appears in this policy shall mean any motor vehicle except motorized equipment not subject to licensing for use on public thoroughfares and operated principally on the premises of the insured.

Prescribed by the State Board of Insurance
Form No. 133F—Motor Vehicle Definition Mandatory Endorsement—Effective March 1, 1990

FORM NO. 133E
Effective
March 1, 1990

LIBERALIZATION CLAUSE
MANDATORY ENDORSEMENT

Attached to and forming part of Policy No. _____ of the _____ Insurance Company

of _____, issued at its _____, Texas, Agency.

Dated_____ _____, Agents

The following condition is added under the Special Conditions of the Texas Standard Policy:

LIBERALIZATION CLAUSE: If during the period that insurance is in force under this policy, or within forty-five (45) days prior to the inception date thereof, the State Board of Insurance prescribes for general use more liberal forms, endorsements, rules or regulations by which this policy could be extended or broadened by endorsement or substitution of forms without additional premium charge, then such extended or broadened insurance shall be to the benefit of the insured hereunder as though such endorsement or substitution of form had been made.

Prescribed by the State Board of Insurance
Form No. 133E--Liberalization Clause Mandatory Endorsement--Effective March 1, 1990

FORM NO. 133C
Effective
January 1, 1990

RESIDENTIAL COMMUNITY PROPERTY MANDATORY ENDORSEMENT
(For use with the Texas Standard Policy)

Attached to and forming part of Policy No. _____ of the _____ Insurancy Company

of _____, issued at its _____, Texas Agency.

Dated _____ _____, Agents

The following condition is added under the Special Conditions of the Texas Standard Policy.

Residential Community Property Clause—It is understood and agreed that this policy, subject to all other terms and conditions contained in this policy, when covering residential community property, as defined by state law, shall remain in full force and effect as to the interest of each spouse covered, irrespective of divorce or change of ownership between the spouses unless excluded by endorsement attached to this policy until the expiration of the policy or until canceled in accordance with the terms and conditions of this policy.

Prescribed by the State Board of Insurance
Form No. 133C—Residential Community Property Mandatory Endorsement—Effective January 1, 1990

FORM NO. 200
Effective
December 10, 1970

ONE HUNDRED DOLLAR DEDUCTIBLE CLAUSE OTHER THAN ONE OR TWO FAMILY DWELLINGS

(APPLICABLE ONLY TO WINDSTORM, HURRICANE AND HAIL)

Attached to and forming a part of Policy No._____ of the _____

of _____ issued at its _____, Texas, Agency.

Dated _____ _____, Agents

In consideration of the rate of premium at which this policy is written it is a condition of this contract that, in accordance with the stipulations hereinafter contained, the sum of $100.00 shall be deducted from the amount of loss or damage to the insured property resulting from each windstorm, hurricane and/or hailstorm.

This Deductible shall apply to loss or damage to each building or structure separately.

This company shall be liable for its proportion of the loss in excess of the $100.00 deductible in accordance with the apportionment provisions applying to Extended Coverage insurance in the contract to which this clause is attached.

This deductible shall not apply to loss or damage to contents or household goods however insured or to dwellings, garage apartments, duplex dwellings, servants' houses, private garages, private barns, miscellaneous out buildings on dwelling premises, seasonal dwellings, private club houses, private camp houses, and trailer houses.

Prescribed by the State Board of Insurance.
FORM NO. 200—ONE HUNDRED DOLLAR DEDUCTIBLE CLAUSE—OTHER THAN DWELLINGS—December 10, 1970

Attached to and forming part of Policy No. _____ of the _____ Insurance Company

of _____ issued at its _____, Texas, Agency.

Dated_____ _____, Agents

FORM NO. 31
Effective
June 1, 1969

MANDATORY CONSEQUENTIAL LOSS ENDORSEMENT

(For attachment to all Texas Standard Policies)

This Company shall not be liable for loss directly or indirectly caused by or resulting from any utility failure including but not limited to power, heating or cooling failures, unless such failure results from physical damage to power, heating or cooling equipment situated on the premises where the property covered is located, caused by the peril(s) insured against.

Nothing in the above shall change or alter in any manner other applicable provisions of Riot and Civil Commotion or Vandalism and Malicious Mischief insurance when provided under this policy.

FORM NO. 60
Effective
September 15, 1953

DEBRIS REMOVAL CLAUSE

(For Other Than Reporting Form Policy)

It is a condition of this policy that this insurance covers expenses incurred in the removal of all debris of the property insured hereunder which may be occasioned by loss caused by any of the perils insured against in this policy. However, the total liability under this policy shall not exceed the amount named herein, nor such proportion of such expense as the amount of insurance hereunder bears to the total amount of all insurance, whether such insurance includes this clause or not. In no event shall this policy cover against loss occasioned by the enforcement of any state or municipal law or ordinance, which necessitates the demolition of any portion of the insured building which has not suffered damage by any of the perils insured against in this policy unless such liability is specifically assumed elsewhere in the policy. Cost of removal of debris shall not be considered in the determination of actual cash value when applying any Coinsurance, Average or Reduced Rate Contribution Clause attached to this policy.

FORM NO. 70
Effective
May 1, 1978

MANDATORY EFFECTIVE TIME ENDORSEMENT

For attachment to all Texas Standard Policies, Texas Standard Farm Policies, Texas Standard Homeowners Policies, Texas Standard Farm and Ranch Owners Policies, Texas Multi-Peril Policies, Commercial Property Policies and Merchant's Property Policies.

The time of inception and the time of expiration of this policy and of any schedule or endorsement attached shall be 12:01 A.M. standard time.

To the extent that coverage in this policy replaced coverage in other policies terminating noon standard time on the inception date of this policy, coverage under this policy shall not become effective until such other coverage has terminated.

FORM NO. 133
Effective
December 1, 1987

MULTI-PURPOSE MANDATORY ENDORSEMENT

(For Use With the Texas Standard Policy, Texas Standard Farm Policy, Texas Standard Homeowners Policy, Texas Standard Farm and Ranch Owners Policy, Texas Standard Combination Farm and Ranch Owners Policy and Electronic Equipment Protection Policy)

A. NOTICE OF CANCELLATION—MORTGAGE CLAUSE:

It is hereby understood and agreed that the Notice of Cancellation as contained in the Mortgage Clause of the above policies is amended as follows: "This policy may be cancelled as to the interest of any mortgagee named hereon by giving such mortgagee thirty days written notice, except in the event cancellation is for non-payment of premium and then this policy may be cancelled as to the interest of any mortgagee named hereon by giving such mortgagee fourteen days written notice."

B. NOTICE OF CANCELLATION—CANCELLATION PROVISION:

It is hereby understood and agreed that the Notice of Cancellation as contained in the Cancellation Provision of the above policies is amended to provide the insured thirty (30) days written notice of cancellation, except in the event cancellation is for non-payment of premium, then the above policies are amended to provide the insured fourteen (14) days written notice of cancellation.

C. ACTUAL CASH VALUE:

TEXAS STANDARD POLICY—It is hereby understood and agreed that the words "property with material of like kind and quality" appearing on page 1 of the policy provisions and stipulations is deleted and the following wording is substituted therefor:

"the property with material of like kind and quality, with proper deduction for depreciation."

All other terms and conditions of the policy to which this endorsement is attached remain unchanged.

FORM NO. 133A
Effective
November 1, 1988

AMENDATORY ENDORSEMENT-MANDATORY

(Applicable to Texas Standard Policy)

Item (b) of Conditions Suspending or Restricting Insurance as contained on lines 39, 40 and 41 of the Basic Conditions are hereby amended to read as follows:

39 (b) while a described building, whether intended for occupancy

40 by owner or tenant, is vacant beyond a period of sixty con-

41 secutive days, or

The provisions printed on the back of this form are hereby referred to and made a part hereof.
Prescribed by the State Board of Insurance.

FORM NO. 221
Effective
November 1, 1988

EXTENSIONS OF COVERAGE ENDORSEMENT—MANDATORY

Attached to and forming part of Policy No. _____ of the _____ Insurance Company

of _____, issued at its _____, Texas, Agency.

Dated _____ _____, Agents.

The provisions of the Extensions of Coverage do not apply to insurance provided under any of the following:

a. The Office Contents Form
b. All Builders Risk Forms and Endorsements
c. All Time Element Forms and Endorsements

In consideration of the premium charged and subject to all the terms, conditions and stipulations stated herein and in the policy to which this endorsement is attached not in conflict herewith, these EXTENSIONS OF COVERAGE are added to this policy.

The liability of the Company for loss in any one occurrence, including under these Extensions of Coverage, shall not exceed the amount(s) of insurance shown for the item(s) described on the first page of this policy.

When there is contributing insurance, the company shall not be liable for more than its pro rata share of the limits set forth in the following Extensions of Coverage.

The provisions of the Extensions of Coverage do not increase the amounts of insurance shown for the items described on the first page of this policy.

The value of property covered under these Extensions of Coverage shall not be considered in the determination of actual cash value when applying the Coinsurance Clause.

A. Newly Acquired Property:

1. The insured may apply up to 10%, but not exceeding $25,000, of the amount of insurance specified for Building(s) to cover direct loss in any one occurrence by a peril insured against to the following described property:

   a. New additions, new buildings and new structures when constructed on the described premises and intended for similar occupancy. This coverage shall cease 30 days from the date construction begins or on the date the values of new construction are reported to the Company, or on the expiration date of the policy, whichever first occurs.

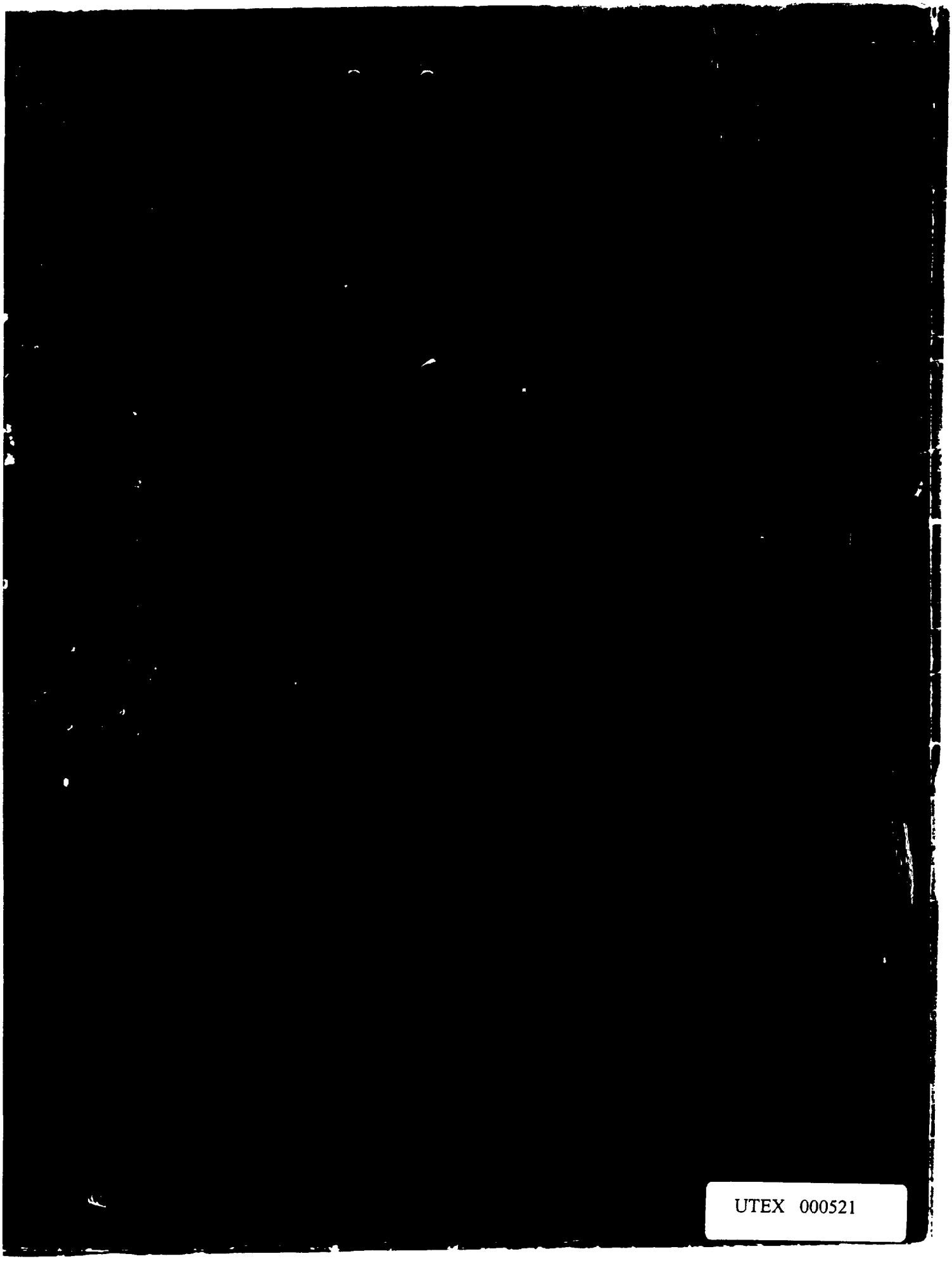
   b. Buildings acquired by the insured at any location elsewhere than at the described premises, within the territorial limits of this policy and used by the insured for similar occupancies or warehouse purposes. This coverage shall cease 30 days from the date of such acquisition or on the date values of the buildings are reported to the Company, or on the expiration date of the policy, whichever first occurs.

2. The insured may apply up to 10%, but not exceeding $10,000, of the amount of insurance specified for Stock and Furniture and Fixtures, or Contents to cover direct loss in any one occurrence by a peril insured against to such property at any location (except fairs and exhibitions) acquired by the insured, elsewhere than at the described premises, within the territorial limits of this policy. This coverage shall cease 30 days from the date of such acquisition or on the date values at such locations are reported to the Company, or on the expiration date of the policy, whichever occurs first.

   Additional premium shall be due and payable for values so reported from the date construction begins or the property is acquired.

B. Off-Premises: The insured may apply up to 2%, but not exceeding $5,000, of the sum of the amounts of insurance specified for Building(s) and personal property items (Contents or Stock and Furniture and Fixtures) at a described location to cover direct loss in any one occurrence by a peril insured against to such property (other than merchandise or stock) while removed from such location for purposes of cleaning, repairing, reconstruction or restoration. This Extension of Coverage shall not apply to property in transit, nor to any property on any premises owned, leased, operated or controlled by the insured.

Prescribed by the State Board of Insurance
Form No. 221—Extension of Coverage Endorsement—Mandatory—Effective November 1, 1988



UTEX 000521