

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OWNED MOTORIZED GOLF CART PHYSICAL LOSS COVERAGE

SCHEDULE*

Section I Limit Of Liability	Check If Liability Coverage Applies	Make Or Model And Serial Or Motor Number
	<input type="checkbox"/>	
	<input type="checkbox"/>	
	<input type="checkbox"/>	

*Entries may be left blank if shown elsewhere in this policy for this coverage.

A. Definitions

For the purpose of this endorsement only, the following definition is added to the policy:

"Golf Cart" means a motorized conveyance, described in the Schedule above, including permanently installed accessories, equipment or parts, that is:

1. Designed to carry up to four people on a golf course for the purpose of playing golf, or on an enclosed community or similar area; and
2. Not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

B. Section I – Property Coverages

1. Covered Property

We cover the following property for loss by a Peril Insured Against described in C. below:

- a. The "golf cart" for which a limit is shown in the Schedule. The shown limit is the most we will pay for any one loss to that cart; and
- b. Accessories, equipment or parts not permanently installed that are designed or made solely for use with the "golf cart", but only if, at the time of loss, such property is:
 - (1) At an "insured's" residence; or
 - (2) In or upon a "golf cart" off an "insured's" residence.

The limit of liability for such property shall be an amount equal to 10% of the highest limit of liability shown in the Schedule. That limit is the most we will pay for any one loss.

2. Property Not Covered

We do not cover property described in B.1. above if loss by a Peril Insured Against described in C. below is also covered by another insurance policy, mechanical breakdown insurance or warranty, or a manufacturer's or extended warranty. However, if the other insurance or warranty pays less than the limit in the schedule, we will pay the difference, up to that limit, subject to the deductible and loss settlement conditions in D. and E. below.

C. Section I – Perils Insured Against

We insure property described in B. above against risk of direct physical loss except as excluded in E. below.

D. Deductible

The following replaces any other deductible in this policy with respect to property covered under this endorsement:

We will pay only that part of the total of all loss payable that exceeds \$250. No other deductible applies to this coverage.

E. Section I – Exclusions

We do not insure for loss:

1. Excluded under Section I – Exclusions in the policy form;
2. To tires or wheels caused by contact with the road or ground, or tires punctured by an object lying on the ground;
3. To the electrical system or equipment caused by artificial electricity;
4. Caused by or resulting from any work being done on the "golf cart", unless fire or explosion ensues and then only for the loss by such ensuing fire or explosion;
5. Caused by or resulting from:
 - a. Vandalism or Malicious Mischief if the place where the "golf cart" is kept or stored has been unoccupied, closed for the season or is not in operation for any reason, for more than 60 consecutive days immediately before the loss;
 - b. Electrical, mechanical or structural breakdown or failure;
 - c. Overheating, freezing, dampness of the atmosphere or extremes of temperature;
 - d. Wear, tear, deterioration, mold, fungus, rust, or corrosion;
 - e. Inherent vice, latent defect or any quality in property that causes it to damage or destroy itself; or
 - f. Animals, birds, vermin, insects or rodents..

F. Section I – Conditions

Paragraph C. Loss Settlement is deleted and replaced by the following:

C. Loss Settlement

With respect to a covered "golf cart" and property described in B.2. above, we will pay no more than the least of the following:

1. The actual cash value;
2. The amount required to repair or replace; or
3. The limit of liability that applies to such property.

We will use the manufacturer's specifications or accepted repair practices to repair the "golf cart's" molded body or parts made of fiberglass, plastic or composite materials.

G. Section II – Liability Coverage

If indicated in the schedule above that liability coverage has been purchased, then this coverage is subject to the Definitions, Section II – Exclusions, Section II – Additional Coverages, Section II – Conditions, and Sections I and II – Conditions of this policy.

Coverage E – Personal Liability and Coverage F – Medical Payments To Others of this policy apply to "bodily injury" or "property damage", as appropriate, arising out of:

1. The ownership, maintenance, use, loading or unloading of a "golf cart" described above.
2. The entrustment by an "insured" of a "golf cart" described above to any person.
3. Statutorily imposed vicarious parental liability for the actions of a child or a minor using a "golf cart" described above.
4. While off an "insured location", but within the confines of a residential park, planned community or similar limited access living community that contains the "insured location".

Section II Exclusion 1.f does not apply to "golf cart(s)" covered by this endorsement.

H. Section I and Section II – Exclusions

1. If, at the time of loss, the "golf cart" is being:
 - a. Operated in, or practicing for, any prearranged or organized race, speed contest or other similar competition;
 - b. Rented to others;
 - c. Used to carry persons or cargo for a charge; or
 - d. Used for any "business" purpose except while on a golfing facility;
2. Subject to motor vehicle registration.

All other terms, conditions and exclusions of this policy remain the same.