MOTORIZED GOLF CART COVERAGE

For an additional premium, we cover "golf carts" owned by an "insured", including their accessories and equipment. The coverage afforded is subject to the DEFINITIONS, SECTION I - CONDITIONS, SECTION II - LIABILITY COVERAGES, SECTION II - CONDITIONS, AND SECTIONS I AND II - CONDITIONS of this policy and all provisions of this endorsement.

DEFINITIONS
"Golf cart" means a motorized golf cart designed to carry up to four persons, not built, or modified after manufacture, to exceed a speed of 25 miles per hour on level ground.

SECTION I - PROPERTY COVERAGES

LOSS DEDUCTIBLE
Each claim for loss shall be adjusted separately in accordance with the Loss Settlement condition below. A deductible of $250 will be subtracted from each adjusted loss. No other deductible applies to this coverage.

PERILS INSURED AGAINST
We cover direct physical loss to your "golf carts" by any peril, subject to the following exclusions.

EXCLUSIONS
1. We do not cover any "golf cart" that:
   a. Is registered for use on public roads or property; or
   b. Is not registered for use on public roads or property, but such registration is required by a law or regulation issued by a government agency for it to be used at the time and place of a loss.

2. We do not cover any "golf cart" while:
   a. Being operated on a public road except within the legal boundaries of:
      (1) A private residential community, including its public roads upon which a "golf cart" can legally travel, which is subject to the authority of a property owners association and contains an "insured's" residence; or
      (2) A golfing facility and used by an "insured" to cross public roads at designated points to access other parts of the golfing facility.
   b. Used to carry persons or cargo for a charge;
   c. Used for any other "business" purpose except incidental "business" entertainment;
   d. Rented to others;
   e. Being operated in, or practicing for, any pre-arranged or organized race, speed contest, or other competition.

3. We do not cover loss caused by:
   a. Wear and tear, marring, scratching, denting or deterioration;
   b. Electrical or mechanical breakdown, latent defect or faulty manufacture;
   c. Damage limited only to the tires or wheels, unless the damage is caused by fire or if the tires or wheels are stolen;
   d. Wetness or dampness of atmosphere, freezing, overheating, rust or corrosion;
   e. Refinishing, repairing or servicing, unless direct loss by fire or explosion ensues and then we will pay only for the ensuing loss;
   f. Infidelity of your employees or persons to whom you entrust the insured property;
   g. War, directly or indirectly;
   h. Nuclear hazard, either directly or indirectly. Loss caused by nuclear hazard will not be considered loss by fire, explosion or smoke, whether these perils are specifically named or otherwise included in the Perils Insured Against section. We will, however, cover direct loss by fire resulting from nuclear hazard; or
   i. An "insured" or at the direction of an "insured", with the intent to cause a loss.
4. We do not cover loss to an insured "golf cart", its parts and equipment, caused only by impact of its wheels with the road or ground.
5. We do not cover loss to any device designed for communications or for recording or reproducing sound unless the device is permanently installed in an insured "golf cart".
6. We do not cover loss to any device or instrument designed as a citizens band radio, two-way mobile radio or telephone, telephone, or any of their accessories.

LOSS SETTLEMENT
We will pay the actual cost to replace the covered property, less deduction for depreciation. The most we will pay, however, is $5,000.

Personal property replacement cost coverage, if applicable under this policy, does not extend to this Loss Settlement provision.

SECTION II - LIABILITY COVERAGES
The insurance provided under Section II of this policy, Coverage E - Personal Liability and Coverage F - Medical Payments to Others, is amended to apply to "bodily injury" and "property damage" arising out of the:

1. Ownership by an "insured" of a "golf cart" insured in this endorsement;
2. Maintenance, occupancy, operation, use, loading or unloading of such vehicle by any person;
3. Entrustment of such vehicle by an "insured" to any person;
4. Failure to supervise or negligent supervision of any person involving such vehicle by an "insured"; and
5. Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle.

With respect to this coverage, the definition of "insured" includes any person or organization legally responsible for an insured "golf cart" owned by the "insured". "Insured" does not include any person or organization using or having possession of an insured "golf cart" without the owner's consent.

EXCLUSIONS
1. This insurance does not apply to a "golf cart" if, at the time and place of an "occurrence" the involved "golf cart":
   a. Is registered for use on public roads or property; or
   b. Is not registered for use on public roads or property, but such registration is required by a law or regulation issued by a government agency for it to be used at the time and place of an "occurrence".
   c. Is being:
      (1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;
      (2) Rented to others;
      (3) Used to carry persons or cargo for a charge; or
      (4) Used for any other "business" purpose except incidental "business" entertainment.
2. This insurance does not apply to a "golf cart" that is owned by an "insured" and, off an "insured location" unless at the time of an "occurrence" it is within the legal boundaries of:
   a. A golfing facility and is parked or stored there, or being used by an "insured" to:
      (1) Play the game of golf or for other recreational or leisure activity allowed by the facility;
      (2) Travel to or from an area where "golf carts" or other "motor vehicles" are parked or stored; or
      (3) Cross public roads at designated points to access other parts of the golfing facility; or
   b. A private residential community, including its public roads upon which a "golf cart" can legally travel, which is subject to the authority of a property owners association and contains an "insured's" residence.

All other provisions of this policy apply.