

WATERCRAFT

(Entries required to complete the Schedule will be shown below or on the "declarations".)

Schedule

Description	Horsepower	Rated Speed (MPH)	Length	Owner (If Not You)
1.				
2.				
3.				
4.				
5.				

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

- b. rented to others;
- c. used to carry people or cargo for a fee; or
- d. used for any "business" purpose.

LIABILITY COVERAGES

However, the coverage provided by this endorsement does not apply to "bodily injury" to any "employee" arising out of and in the course of his or her employment by an "insured" if the principal duties of the "employee" are related to the maintenance, operation, or use of a "watercraft" described in the Schedule that is a sailing vessel or is powered by an inboard or inboard-outdrive engine or motor, including an engine or motor that powers a water jet pump.

INCIDENTAL LIABILITY COVERAGES

The following is added under the Incidental Liability Coverage for Watercraft:

"We" pay for "bodily injury" or "property damage" that arises out of a "watercraft" described in the Schedule above if, at the time of the "occurrence", such "watercraft" is not being:

- a. used in, or in the practice or the preparation for, a prearranged or organized racing, speed, pulling or pushing, demolition, or stunt activity or contest, except a "watercraft" being used in a predicted log contest or cruise or a sailing vessel;

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