

SCHEDULED MOTORIZED GOLF CART COVERAGE

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

Schedule

Make or Model & Serial or Motor Number	Limit	Coverage For Loss Caused by "Collision" Applies
1.	\$	[]
2.	\$	[]
3.	\$	[]

Deductible: \$

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

b. not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

This includes permanently installed parts, equipment, and accessories.

DEFINITIONS

With respect to this endorsement only, the following definitions are added:

- "Collision" means:
 - physical contact of a "golf cart" with another object; or
 - the upset of a "golf cart" without physical contact with another object.
- "Golf cart" means a self-propelled land vehicle, described in the Schedule above, that is:
 - designed to carry no more than four persons on a golf establishment for the purpose of playing the game of golf; and

PROPERTY COVERAGES

The following coverage is added:

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- "We" cover the "golf carts" for which a "limit" is shown in the Schedule above.

The "limit" shown for a "golf cart" is the most "we" pay for loss to that "golf cart" arising out of any one occurrence.
- "We" also cover parts, equipment, and accessories that are:
 - designed or made only for use with a "golf cart" for which a "limit" is shown in the Schedule; and

- b. not permanently installed on such "golf cart";

if, at the time of loss, the parts, equipment, or accessories are at residential premises occupied by an "insured" or are in or upon a "golf cart" while away from residential premises occupied by an "insured".

The "limit" that applies to such parts, equipment, and accessories is 10% of the largest "limit" shown for a "golf cart" in the Schedule above. This "limit" is the most "we" pay for all loss to such property arising out of any one occurrence.

3. "We" do not cover property described in 1. or 2. above if loss caused by a Peril Insured Against under this endorsement is also covered by:
- a. other insurance, including mechanical breakdown insurance;
 - b. a mechanical breakdown warranty; or
 - c. a manufacturer's or extended warranty.

However, if payment under such other insurance or warranty is for an amount that is less than the "limit" that applies to that property under this endorsement, "we" pay the difference, up to the "limit" that applies under this endorsement. Any such payment by "us" is subject to the "terms" stated in this endorsement under How Much We Pay For Loss Or Occurrence.

PERILS INSURED AGAINST

With respect to this Scheduled Motorized Golf Cart Coverage, the Perils Insured Against are deleted and replaced by the following:

"We" insure property covered by this endorsement for direct physical loss unless the loss is excluded under the Exclusions That Apply To Scheduled Motorized Golf Cart Coverage.

Exclusions That Apply To Scheduled Motorized Golf Cart Coverage

1. "We" do not pay for loss excluded under the Exclusions That Apply To Property Coverages.
2. "We" do not pay for loss if, at the time of the loss, the "golf cart" is 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;
 - b. rented to others;
 - c. used to carry people or cargo for a fee; or
 - d. used for any "business" purpose, except while on a golfing establishment.
3. "We" do not pay for loss caused by collision or overturn.

However, this does not apply to loss to a "golf cart" or its parts, equipment, and accessories caused by "collision" as defined in this endorsement if an entry is made in the Schedule above indicating that coverage for loss caused by "collision" applies to that "golf cart".

4. "We" do not pay for loss to tires, tubes, or wheels caused by contact with the roadbed or ground.
5. "We" do not pay for loss to tires or tubes punctured by an object lying on the ground.
6. "We" do not pay for loss to the electrical system or equipment of a "golf cart" caused by artificially generated electricity.
7. "We" do not pay for loss caused by or resulting from the performance of repair or other work on a "golf cart".

However, "we" do pay for direct loss caused by fire or explosion that ensues from such work, but only for the loss caused by the ensuing fire or explosion.

8. "We" do not pay for loss caused by or resulting from vandalism or malicious mischief if the place where the "golf cart" is kept or stored was:

- a. unoccupied;
- b. closed for the season; or
- c. not in operation for any reason; for more than 60 days in a row just before the loss.

9. "We" do not pay for loss caused by or resulting from:

- a. electrical, mechanical, or structural breakdown or failure;
- b. overheating, freezing, dampness of atmosphere, or extremes of temperature;
- c. wear and tear or deterioration;
- d. "fungi";
- e. rust or other corrosion;
- f. latent defect, inherent vice, or any quality, fault, or weakness in property that causes it to damage or destroy itself; or
- g. animals, birds, "vermin", rodents, or insects.

However, this does not apply to loss to a "golf cart" or its parts, equipment, and accessories caused by "collision" with an animal or a bird if an entry is made in the Schedule above indicating that coverage for loss caused by "collision" applies to that "golf cart".

HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

1. With respect to this Scheduled Motorized Golf Cart Coverage, Deductible is deleted and replaced by the following:

"We" pay only that part of loss that is over the deductible shown in the Schedule above.

The deductible applies separately to:

- a. each "golf cart" involved in a loss; and
- b. parts, equipment, and accessories described in item 2. under Scheduled Motorized Golf Cart Coverage if not in or upon a "golf cart" at the time of loss.

2. With respect to this Scheduled Motorized Golf Cart Coverage, the Loss Settlement Terms are deleted and replaced by the following:

Loss Settlement Terms -- Subject to the other "terms" under How Much We Pay For Loss Or Occurrence and the "terms" of this endorsement, the smaller of the following amounts is used in applying the "terms" under Our Limit:

- (1) the cost to repair or replace the damaged part of the property; or
- (2) the "actual cash value" of the damaged part of the property just before the loss.

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