

SPECIAL LIABILITY EXCLUSION ENDORSEMENT

At the request of the Named Insured, it is hereby understood and agreed that insurance under the Personal Liability and Medical Payments does not apply to "bodily injury", "personal injury", or "property damage" arising out of the business pursuits and private use of the following exposure:

Ownership, Maintenance and Use of Golf Carts

Also, we do not cover property loss or property damage to golf carts owned or nonowned while on or off insured premises.

I further understand and agree that the Company shall not be required to defend or pay any expenses in connection with lawsuits arising from the ownership and use of the exposure described in the preceding paragraph.

Further, I understand that this endorsement shall remain in effect for the term of this policy and all subsequent renewals and/or reinstatements until withdrawn in writing by the Company.