

WATERCRAFT
(Liability Coverage Section Only)

Coverage L - Personal Liability and Coverage M — Medical Payments to Others apply to ***bodily injury*** or ***property damage*** arising out of the ownership, maintenance, use, loading or unloading of the watercraft described below:

1. Watercraft powered by an outboard motor or combination of outboard motors totalling more than 25 horsepower.

	Horsepower and Description	Owner (if not you)	Description of Watercraft
Motor A			
Motor B			
Motor C			

2. Watercraft with inboard or inboard/outboard motors totalling more than 50 horsepower or a sailing vessel 26 feet or more in overall length with or without auxiliary power.

Length and description

Rated speed (miles per hour)

Horsepower

With respect to watercraft with inboard or inboard/outboard motor power or sailing vessels, this insurance does not apply:

- a. to ***bodily injury*** to an employee of an ***insured*** arising out of and in the course of employment by the ***insured***, if the employee's principal duties are in connection with the maintenance or use of watercraft; or
- b. while the watercraft is used to carry persons for a charge or is rented to others.