

Owned Motorized Golf Cart – Physical Loss Coverage – Texas

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE

| Limit Of Liability | Golf Cart Collision Peril C.2. Applies. | Make Or Model And Serial Or Motor Number |
|--------------------|---|--|
| \$ | | |
| \$ | | |
| \$ | | |

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Definitions

With respect to the provisions of this endorsement only, the following definition is added:

"Golf cart" means a motorized conveyance, described in the Schedule above, including permanently installed accessories, equipment or parts, that is:

1. Designed to carry up to four people on a golf course for the purpose of playing golf; and
2. Not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

B. Section I – Property Coverages

The following coverage is added:

1. Covered Property

We cover the following property for loss by a Peril Insured Against described in **C.** below:

- a. The "golf cart" for which a limit is shown in the Schedule. That limit is the most we will pay for any one loss to that cart; and
- b. Accessories, equipment or parts not permanently installed that are designed or made solely for use with the "golf cart", but only if, at the time of loss, such property is:
 - (1) At an "insured's" residence; or
 - (2) In or upon a "golf cart" off an "insured's" residence.

The limit of liability for such property shall be an amount equal to 10% of the highest Limit Of Liability shown in the Schedule. That limit is the most we will pay for any one loss.

2. Property Not Covered

We do not cover property described in **B.1.** above if loss by a Peril Insured Against described in **C.** below is also covered by another insurance policy, mechanical breakdown insurance or warranty, or a manufacturer's or extended warranty. However, if the other insurance or warranty pays less than the limit in the schedule, we will pay the difference, up to that limit, subject to the deductible and loss settlement conditions in **E.** below.

C. Section I – Perils Insured Against

1. We insure property described in **B.** above against direct physical loss except Collision and as excluded in **D.** below.
2. If the Declarations shows that Golf Cart Collision Peril **C.2.** applies, we also insure against collision, meaning the physical contact of the "golf cart" with another object or the upset of the "golf cart" without contact with another object.

D. Section I – Exclusions

We do not insure for loss:

1. Excluded under Section I – Exclusions in the policy form;
2. If, at the time of loss, the "golf cart" is being:
 - a. Operated in, or practicing for, any prearranged or organized race, speed contest or other similar competition;
 - b. Rented to others;
 - c. Used to carry persons or cargo for a charge; or
 - d. Used for any "business" purpose except while on a golfing facility;

3. To tires or wheels caused by contact with the road or ground, or tires punctured by an object lying on the ground;
4. To the electrical system or equipment caused by artificial electricity;
5. Caused by or resulting from any work being done on the "golf cart", unless fire or explosion ensues and then only for the loss by such ensuing fire or explosion;
6. Caused by or resulting from:
 - a. Vandalism or Malicious Mischief if the place where the "golf cart" is kept or stored has been unoccupied, closed for the season or is not in operation for any reason for more than 30 consecutive days immediately before the loss;
 - b. Electrical, mechanical or structural breakdown or failure;
 - c. Overheating, freezing, dampness of the atmosphere or extremes of temperature;
 - d. Wear, tear, deterioration, "fungi" or microbes, rust, or corrosion;
 - e. Inherent vice, latent defect or any quality in property that causes it to damage or destroy itself; or
 - f. Animals, birds, vermin, insects or rodents. If, however, Collision Peril **C.2.** applies, this

Exclusion **6.f.** does not apply to collision with an animal or bird.

E. Section I – Conditions

B. Deductible

The following replaces any other deductible provision in this policy with respect to any one loss covered under this endorsement:

We will pay only that part of the total of all loss payable that exceeds \$500.

Paragraph **D. Loss Settlement** is replaced by the following:

D. Loss Settlement

With respect to a covered "golf cart" and property described in **B.1.b.**, we will pay no more than the least of the following:

1. The actual cash value;
2. The amount required to repair or replace; or
3. The limit of liability that applies to such property.

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

All other provisions of this policy apply.