

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **MOTORIZED GOLF CART COVERAGE**

We cover "golf carts" owned by an "insured". The most we will pay for any one loss is \$5,000.

### **DEFINITIONS**

"Golf cart" means a motorized golf cart designed to carry up to four persons, not built, or modified after manufacture, to exceed a speed of 25 miles per hour on level ground. It includes related accessories and equipment.

### **SECTION I - PROPERTY COVERAGES**

#### **LOSS DEDUCTIBLE**

Each claim for loss shall be adjusted separately in accordance with the Loss Settlement condition below. A deductible of \$250 will be subtracted from each adjusted loss. No other deductible applies to this coverage.

#### **PERILS INSURED AGAINST**

We cover direct physical loss to your "golf carts" by any peril, subject to the following exclusions.

#### **EXCLUSIONS**

We do not insure for loss:

1. To any "golf cart" that:
  - a. Is registered for use on public roads or property; or
  - b. Is not registered for use on public roads or property, but such registration is required by a law or regulation issued by a government agency for it to be used at the time and place of a loss.
2. To any "golf cart" while:
  - a. Being operated on a public road except within the legal boundaries of:
    - (1) A private residential community, including its public roads upon which a "golf cart" can legally travel, which is subject to the authority of a property owners association and contains an "insured's" residence; or
    - (2) A golfing facility and used by an "insured" to cross public roads at designated points to access other parts of the golfing facility.
  - b. Used to carry persons or cargo for a charge;
  - c. Used for any other "business" purpose except incidental "business" entertainment;

- d. Rented to others; or
- e. Being operated in, or practicing for, any pre-arranged or organized race, speed contest, or other competition.

3. Excluded under Section I – Exclusions in the policy form.
4. Caused by:
  - a. Wear and tear, marring, scratching, denting, deterioration, rust or corrosion;
  - b. Electrical or mechanical breakdown, latent defect or faulty manufacture;
  - c. Damage limited only to the tires or wheels, unless the damage is caused by fire or if the tires or wheels are stolen;
  - d. Overheating, freezing, wetness or dampness of atmosphere or extremes of temperature;
  - e. Refinishing, repairing or servicing, unless direct loss by fire or explosion ensues and then we will pay only for the ensuing loss;
  - f. Infidelity of your employees or persons to whom you entrust the insured property;
  - g. Animals, birds, vermin, insects or rodents. However, this exclusion does not apply to collision with an animal or bird.
5. To an insured "golf cart", its parts and equipment, caused only by impact of its wheels with the road or ground.
6. To any device designed for communications or for recording or reproducing sound unless the device is permanently installed in an insured "golf cart".
7. To any device or instrument designed as a citizens band radio, two-way mobile radio or telephone, telephone, or any of their accessories.

### **SECTION I – CONDITIONS**

With respect to the coverage provided by this endorsement, **3. Loss Settlement** is deleted and replaced by the following:

3. **Loss Settlement.** Covered property losses are settled at actual cash value at the time of loss, but not more than the amount required to repair or replace.

Personal property replacement cost coverage, if applicable under this policy, does not extend to this Loss Settlement provision.

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.