

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

## **WATERCRAFT HULL COVERAGE**

### **SECTION I – PROPERTY COVERAGES COVERAGE C PERSONAL PROPERTY**

We cover watercraft of all types including their trailers, furnishings, equipment and outboard engines or motors, owned by an “insured”, up to the special limit of liability **c.** shown below.

This coverage does not increase the limit of liability for Coverage C.

#### **SPECIAL LIMITS OF LIABILITY**

- c.** Is deleted and replaced by the following:
- c.** \$\_\_\_\_\_ \*on watercraft of all types including their trailers, furnishings, equipment and outboard engines or motors.

### **SECTION I - PERILS INSURED AGAINST**

We insure against risk of direct physical loss to covered property, subject to the following exclusions:

#### **EXCLUSIONS**

We do not insure for loss:

1. Excluded under Section I Exclusions;
2. Resulting from faulty maintenance including the failure to maintain;
3. Caused by:
  - a. Wear and tear;
  - b. Deterioration;
  - c. Vermin or marine life;
  - d. Inherent vice; or

- e. Freezing or overheating of machinery;

Under **2.** and **3.** above, any ensuing loss to covered property not excluded by any other provision in this policy is covered.

#### **PROPERTY NOT COVERED**

We do not cover:

1. Watercraft over 26 feet in length;
2. Personal watercraft (e.g. jetskis);
3. Trailers that are not designed or principally used to transport watercraft;
4. Moorings, slips or docks;
5. Equipment that is not normally used to operate or maintain your watercraft;
6. Fishing Tackle; or
7. Property used at any time or in any manner for any “business” purpose.

#### **DEDUCTIBLE**

We will pay only that part of the total of all loss payable that exceeds \$250. No other deductible applies to this coverage.

#### **CONDITIONS**

The settlement of claims under this endorsement will not be effected by other endorsements to this policy.

\*Entries may be left blank if shown in the Declarations for this coverage.

All other policy provisions apply.