

Form #GOLF (Rev. July 2013)
Golf Cart Coverage Endorsement

We cover the golf carts, motorized chairs and other similar motorized vehicle(s), accessories and equipment described below.

The coverage afforded by this endorsement is subject to the DEFINITIONS, SECTION I CONDITIONS (including Your Duties After Loss) of this policy and all provisions of this endorsement.

DESCRIPTION OF VEHICLE

Make/Model:

Serial Number:

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 \$100 will be subtracted from each adjusted loss. No other deductible applies to this coverage.

PERILS INSURED AGAINST

We cover direct physical loss to the property described above by any peril subject to the following exclusions.

EXCLUSIONS

1. We do not cover any motorized vehicle that is:
 - a. capable of attaining a maximum speed of more than 15 miles per hour; or;
 - b. subject to motor vehicle registration.
2. We do not cover any motorized vehicle while:
 - a. being operated on a public road unless within the confines of a residential park, planned community or similar limited access living community where the insured resides;
 - b. used to carry persons for a charge;
 - c. used for "business" purposes, either legal or illegal;
 - d. rented to others; or
 - e. being used in any pre-arranged or organized race, jumping, speed, demolition or other contest, or in any practice or preparation for these contests or activities.
3. We do not cover loss caused by:
 - a. wear and tear, marring, scratching denting or deterioration;
 - 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 tire or if the tires or wheels are stolen;
 - d. wetness or dampness of atmosphere, freezing, overheating, rust or corrosion;
 - 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. war, directly or indirectly;
 - h. nuclear hazard, either directly or indirectly. Loss caused by nuclear hazard will not be considered loss by fire, explosion or smoke, whether these perils are specifically named or otherwise included in the Covered Perils section. We will, however, cover direct loss by fire resulting from nuclear hazard; or by an "insured" or at the direction of the "insured" with the intent to cause a loss.
4. We do not cover loss to the insured motorized vehicle, its parts and equipment, caused only by impact of its wheels with any road or ground.
5. We do not cover loss to any device designed for communication or for recording or reproducing sound unless the device is permanently installed in the insured golf cart, motorized chair or other similar motorized vehicle. We do not cover any tapes, discs or similar item used with any such devices.
6. We do not cover loss to any device or instrument designed as a citizens band radio, two-way mobile radio or telephone, telephone or any of their accessories.

Loss Settlement

We will pay the actual cost to repair or replace the covered property, less deduction for depreciation. Replacement Cost, if applicable under this policy, does not extend to this loss settlement provision.

SUBSTITUTION OF MOTORIZED VEHICLE

If any described vehicle is withdrawn from normal use due to sale, breakdown, repair, loss or destruction, the amount of insurance that applies to such vehicle will apply to any similar replacement vehicle operated by you. You must report the change to us within thirty (30) days from the date of substitution and pay any additional premium.