

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GOLF CART PHYSICAL DAMAGE AND LIABILITY ENDORSEMENT

For an additional premium, coverage is extended under your homeowners policy for certain losses arising from the use of your golf cart specifically described in the declarations page. Section **I**, Coverage **C** – Personal Property coverage will apply to your golf cart subject to the limits, exclusions, and conditions listed below. Section **II**, Coverage's **E** and **F**, Personal Liability and Medical Payments to Others, will apply to bodily injury or property damage arising from the ownership and use of golf carts subject to the limits, exclusions, and conditions listed below.

LIMITS OF LIABILITY

Special limits of liability apply to coverage provided by this endorsement as follows:

Coverage C – Personal Property:	\$
Coverage E – Personal Liability:	\$
Coverage F – Medical Payments to Others:	\$

This information may be presented in your policy declarations.

EXCLUSIONS

We will not pay for damage to the covered golf cart(s) due to:

- Wear and tear, gradual deterioration, rust, corrosion, latent defect or inherent vice;
- Freezing;
- Overheating unless there is a fire, and then only the damage from the fire will be covered;
- Neglect;
- Structural, mechanical or electrical breakdown or failure; or
- Manufacturer's defect.

Coverage provided under this endorsement does not apply to any golf cart while it is:

- Used to carry persons for a charge;
- Used for "business" purposes;
- Being operated in a race;
- Rented to others; or
- Being operated outside the boundaries of a recognized retirement or limited access community unless being used for golfing purposes or traveling to or from a golf course.

CONDITIONS

We will pay up to the limit for Coverage **C** shown above, for any covered loss or damage to the golf cart on an actual cash value basis, which means there will be a deduction for depreciation if applicable. Special Personal Property Coverage will not extend replacement cost coverage to your golf cart.

Personal property coverage provided by this endorsement is additional coverage. Therefore, if a loss occurs to your personal property, the coverage provided by this endorsement will not reduce the limit on your declarations page available for other personal property.

This endorsement applies only to the covered golf cart(s) provided you report the newly acquired golf cart to us within 30 days of acquisition and pay the additional premium from the date acquired.

All other provisions of your policy apply.