

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY

GOLF CART COVERAGE ENDORSEMENT

For an additional premium, coverage is changed under your Homeowner’s Policy for losses arising from the use of your golf cart. **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 E – Personal Liability** and **F – 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. The limits of liability shown below under “Limits of Liability” replace the limits of liability shown on the Declarations for any and all covered losses resulting from the operation of your golf cart.

LIMITS OF LIABILITY

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

Coverage	Limit of Liability
Coverage C – Personal Property	<\$XXXXX> Per Golf Cart
	<\$XXXXX> <Total Maximum Limit for BI/PD>
	<\$XXXXX> <Bodily Injury Per Person>
Coverage E – Personal Liability	<\$XXXXX> <Bodily Injury Per Occurrence>
	<\$XXXXX> <Property Damage Per Occurrence>
	\$5,000
Coverage F – Medical Payments to Others	

EXCLUSIONS

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

1. wear and tear, gradual deterioration, rust, corrosion, latent defect or inherent vice;
2. freezing;
3. overheating unless there is a fire, and then only the damage from the fire will be covered;
4. neglect;
5. structural, mechanical or electrical breakdown or failure;
6. manufacturer’s defect;

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

1. used to carry persons for a charge;
2. used for “business purposes”;
3. rented to others;
4. 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 for any loss or damage to the golf cart on an actual cash value basis, which means there will be a deduction for depreciation, if applicable. Personal Property Replacement Cost 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) described on your policy declarations page. We will cover a newly acquired 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 the golf cart was acquired.

All other provisions of your policy apply.