POLICY NUMBER: FARM FL 04 83 09 03

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATERCRAFT

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE*					
A.	WATERCRAFT WITH ONE OR MORE OUTBOARD ENGINES OR MOTORS OF MORE THAN 25 TOTAL HORSEPOWER; OR OTHER WATERCRAFT WITH INBOARD OR INBOARD-OUTDRIVE ENGINES OR MOTORS				
	Description And Length Of Watercraft And Description Of Outboard Engine Or Motor	Horsepower Of Engine Or Motor	Navigation Period Each Year	Owner Of Outboard Engine Or Motor If Not You	
		7000			
B.	SAILING VESSEL 26 FEET OR MORE OV	ILING VESSEL 26 FEET OR MORE OVERALL LENGTH, WITH OR WITHOUT AUXILIARY POWER			
	Description And Length Of Vessel	Horsepower Of Engine Or Motor	Navigation Period Each Year		
			From	То	

- A. Coverage H Bodily Injury And Property Damage Liability, and Coverage J – Medical Payments apply to "bodily injury" or "property damage":
 - Arising out of the ownership, maintenance, use, operation or "loading or unloading", by an "insured", of the watercraft described in the Schedule.
 - Arising out of the entrustment by an "insured" to any person of the watercraft described in the Schedule; or
- **3.** Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor involving the watercraft described in the Schedule.
- B. Exclusion 2.f. under Section I Coverages/Coverage H – Bodily Injury and Property Damage Liability does not apply to the coverage provided under this endorsement.
- **C.** This insurance does not apply:
 - With respect to watercraft with inboard or inboard-outdrive engine or motor power or sailing vessels:

^{*}Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

- a. To "bodily injury" to any employee of an "insured" arising out of and in the course of employment by the "insured", if the employee's principal duties are in connection with the maintenance or use of watercraft; or
- **b.** While the watercraft is used to carry persons for a charge or is rented to others.
- 2. With respect to watercraft while it is being operated in, or in practice for, any prearranged or organized race, speed contest or other similar competition. However, this exclusion does not apply to sailing vessels, with or without auxiliary power, or to predicted log cruises.

