

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOTORIZED GOLF CARTS

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS FORM – FARM PROPERTY
 FARM PROPERTY – FARM DWELLINGS, APPURTENANT STRUCTURES AND HOUSEHOLD PERSONAL PROPERTY COVERAGE FORM
 FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS

SCHEDULE*			
Limit Of Insurance	Deductible	Collision Cause Of Loss D.2. Applies	Make Or Model And Serial Or Motor Number
SAMPLE			

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

If coverage is indicated in the Declarations for Coverage C – Household Personal Property, the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form is extended to insure against direct physical loss of or damage to the "golf cart(s)" identified in the Schedule, caused by Covered Cause(s) of Loss, as provided by this endorsement.

The following provisions (A. through J. inclusive) apply to the coverage provided by this endorsement:

A. Paragraph 1. Covered Property under Coverage C – Household Personal Property is replaced by the following:

1. Covered Property

Covered property means:

- a. The "golf cart" for which a Limit of Insurance is shown in the Schedule; and
- b. Accessories, equipment or parts not permanently installed that are designed or made solely for use with the "golf cart", but only if, at the time of loss, such property is:
 - (1) At an "insured location"; or

(2) In or upon the "golf cart" off an "insured location".

B. Paragraph 3. Special Limits Of Insurance, under Coverage C – Household Personal Property, does not apply.

C. The Valuation Loss Condition in Paragraph B. Coverage C Conditions is replaced by the following:

LOSS CONDITION – VALUATION

With respect to a "golf cart", and covered property described in Paragraph A.1.b. of this endorsement, we will pay no more than the least of the following:

- a. The actual cash value;
- b. The amount required to repair or replace; or
- c. The Limit of Insurance shown in the Schedule that applies to such property.

We will use the manufacturer's specifications or accepted repair practices to repair the "golf cart's" molded body or parts made of fiberglass, plastic or composite materials.

D. Paragraphs A., B., C. and D. in the Causes Of Loss Form – Farm Property are replaced by the following:

COVERED CAUSES OF LOSS

Subject to the exclusions described in Paragraph F. of this endorsement, Covered Causes of Loss means the following:

1. Risks of direct physical loss except Collision.
 2. Collision, but only if the Collision Cause of Loss **D.2.** is shown as applicable opposite the description of the "golf cart" in the Schedule. Collision means accidental physical contact of the "golf cart" with another object or the upset of the "golf cart" without contact with another object.
- E.** Section II Coverage Extensions in the Farm Property – Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form do not apply.
- F.** In addition to exclusions listed under Paragraph E. Exclusions in the Causes Of Loss Form – Farm Property, we will not pay for loss:
1. If, at the time of loss, the "golf cart" is being:
 - a. Operated in, or practicing for, any prearranged or organized race, speed contest or other similar competition;
 - b. Rented to others;
 - c. Used to carry persons or cargo for a charge; or
 - d. Used for any business purpose except while on a golfing facility;
 2. To tires or wheels caused by contact with the road or ground, or tires punctured by an object lying on the ground;
 3. To the electrical system or equipment caused by artificial electricity;
 4. Caused by or resulting from any work being done on the "golf cart", unless fire or explosion ensues and then we will pay only for the loss by such ensuing fire or explosion;
 5. Caused by or resulting from:
 - a. Vandalism if the place where the "golf cart" is kept or stored has been unoccupied, closed for the season or is not in operation for any reason, for more than 60 consecutive days immediately before the loss;
 - b. Electrical, mechanical or structural breakdown or failure;
 - c. Overheating, freezing, dampness of the atmosphere or extremes of temperature;
 - d. Wear, tear, deterioration, mold, fungus, rust, or corrosion;
 - e. Inherent vice, latent defect or any quality in property that causes it to damage or destroy itself; or

- f. Animals, birds, vermin, insects or rodents. If, however, Collision Cause of Loss **D.2.** applies, this Exclusion **5.f.** does not apply to collision with an animal or bird.

- G.** The **Other Insurance And Service Agreement Loss Condition** in Paragraph **B.** Farm Property Conditions of the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions is replaced by the following:

OTHER INSURANCE

If there is other insurance or a manufacturer's or extended warranty covering the same loss or damage as provided by this endorsement, and the other insurance or warranty pays less than the Limit of Insurance shown in the Schedule, we will pay the difference, up to that Limit of Insurance, subject to the valuation and deductible conditions in Paragraphs **C.** and **I.** of this endorsement.

- H.** Paragraph **D. Limits Of Insurance** in the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions is replaced by the following:

LIMITS OF INSURANCE

The Limit of Insurance shown in the Schedule for any "golf cart" is the most we will pay for any one loss to that "golf cart".

For any one loss to accessories, equipment or parts as described in Paragraph **A.1.b.** of this endorsement, the most we will pay is 10% of the highest Limit of Insurance shown in the Schedule for any "golf cart".

- I.** Paragraph **E. Deductible** in the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions is replaced by the following:

DEDUCTIBLE

The deductible amount shown in the Schedule applies separately to:

1. Each "golf cart"; and
2. Property described in Paragraph **A.1.b.** of this endorsement if not in or upon a "golf cart" at the time of loss.

No other deductible applies.

- J.** The following is added to Paragraph **C. Definitions** in the Farm Property – Other Farm Provisions Form – Additional Coverages, Conditions, Definitions:

"Golf cart" means a motorized conveyance, described in the Schedule, including its permanently installed accessories, equipment or parts, that is:

1. Designed to carry up to four people on a golf course for the purpose of playing golf; and
2. Not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.