



**OREGON MUTUAL INSURANCE COMPANY
GOLF CART
(Off Premises Coverage Within A Gated Community)**

H017 (6-96)

For an additional premium, Coverage L - Personal Liability and Coverage M - Medical Payments to Others apply to bodily injury, property damage, or personal injury arising out of the ownership, maintenance, use, loading or unloading of the following golf cart(s) while off the insured premises but within the confines of a Gated Community.

Make or Model	Serial or Motor Number
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SAMPLE

With respect to the golf cart(s), the definition of:

Insured includes any person or organization legally responsible for a golf cart owned by an insured. This does not include a person or organization using or having custody or possession of the golf cart without the permission of the owner.

A Gated Community is any area or property that is owned and/or operated by a Homeowners Association and is separated from normal incorporated or unincorporated areas by structures or barriers; such as walks, fences and gates, and within which all roads and streets are privately owned and maintained by the Homeowners Association.

However, coverage provided by this endorsement does not apply to a motorized or battery operated golf cart:

1. With a maximum attainable speed of more than 20 miles per hour;
2. While used to carry persons for a charge, rented to others or used for any other business purposes;
3. While used in any racing, speed, pulling or pushing, demolition or stunting activity or contest or in the practice or preparation for such activity or contest;
4. To bodily injury to any employee of an insured arising out of and in the course of employment regarding the maintenance or use of a golf cart; and
5. For statutorily imposed vicarious parental liability for actions of a child or minor using a golf cart.