



**OREGON MUTUAL INSURANCE COMPANY
WATERCRAFT
LIABILITY COVERAGE ONLY**

H075 (6-95)

Coverage L - Personal Liability and Coverage M - Medical Payments to Others apply to **bodily injury** or **property damage** arising out of the ownership, maintenance, use, loading, or unloading of the watercraft described below:

1. Watercraft powered by an outboard motor or combination of outboard motors totalling more than 50 horsepower.

Horsepower and Description	Description of Watercraft
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SAMPLE

2. Watercraft with inboard or inboard/outboard motors totalling more than 50 horsepower or a sailing vessel 26 feet or more in overall length with or without auxiliary power.

Length and Description

Rated speed (miles per hour)

Horsepower

With respect to watercraft with inboard or inboard/outboard motor power or sailing vessels, this insurance does not apply:

- a. to **bodily injury** to an 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.
3. **We** cover Personal Liability - Coverage L and Medical Payments - Coverage M only while on land or waters of the continental United States of America and/or inland Canadian waters within 100 miles of the Washington State border. This includes their territorial waters up to 15 miles offshore. Coverage does not apply while on land or the inland or territorial waters of Alaska and Hawaii.