

**PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.**

## **SELECT RECREATIONAL VEHICLE LIMITED LIABILITY COVERAGE**

**WARNING**  
**THIS ENDORSEMENT DOES NOT PROVIDE UNINSURED MOTORIST COVERAGE, UNDERINSURED MOTORIST COVERAGE, OR PERSONAL INJURY PROTECTION COVERAGE.**

With respect to the coverage provided by this endorsement, “your” policy is amended as indicated.

“We” will pay damages for which any “insured” is legally liable because of “bodily injury” or “property damage” arising out of an “occurrence” involving the ownership, maintenance, or use of a “select recreational vehicle”. With respect to **COVERAGE A – LIABILITY TO PUBLIC**, an “insured” includes any person operating “your” “select recreational vehicle” with “your” express permission.

“Select recreational vehicle” means the following vehicles only when described in the Schedule:

- a. An all-terrain vehicle, meaning a motorized vehicle equipped with balloon tires or crawler-treads, designed for use on rugged terrain, or rugged terrain and water;
- b. An all material transport vehicle, meaning a motorized vehicle equipped with a rear utility box to transport material, four or more wheels, a steering wheel, and bench or bucket seating;
- c. A watercraft that is 26 feet in length or less, powered by an inboard, inboard-outdrive, or out-board motor. This does not include a personal craft commonly known as a jet ski or wet bike; or
- d. A golf cart.

A “select recreational vehicle” also includes:

- 1. A replacement vehicle for a covered vehicle described in **a.**, **b.**, **c.**, or **d.** “You” must notify “us” within 30 days of the acquisition of a replacement vehicle, which must be the same type as the damaged vehicle;
- 2. Any additional vehicle of the type described in **a.**, **b.**, **c.**, or **d.** of which “you” acquire ownership during the policy period. “You” must, however, notify “us” within 30 days of its acquisition and “we” must insure all “your” “select recreational vehicles”; or
- 3. Any vehicle of the type described in **a.**, **b.**, **c.**, or **d.** not owned by “you” while being temporarily used as a substitute for any other vehicle described in this definition, because of its withdrawal from normal use due to breakdown, repair, servicing, loss, or destruction.

<b>SCHEDULE</b>					
<b>Year</b>	<b>Make/Model</b>	<b>Type of Vehicle</b>	<b>Size of Motor (H.P./C.C./M.P.H.)</b>	<b>Serial Number</b>	<b>Annual Premium</b>

*(The required information may be shown in the Declarations.)*

Under **COVERAGE B – MEDICAL PAYMENTS TO PUBLIC**, paragraph 2. is amended to include the following:

- e. Arises out of an “occurrence” involving the ownership, maintenance, or use of a “select recreational vehicle”, including “bodily injury” to:
  - 1) Any person operating “your” “select recreational vehicle” with “your” express permission; or
  - 2) A “farm employee” if **COVERAGE D – MEDICAL PAYMENTS TO FARM EMPLOYEES** coverage does not apply to that person.

Under **ADDITIONAL COVERAGES**, the following Coverage is added.

#### **6. MEDICAL PAYMENTS TO AN INSURED**

“We” will pay up to \$1,000 for medical expenses for “bodily injury” to “you” or any resident of “your” household for injury arising out of an “occurrence” involving the ownership, maintenance, or use of a “select recreational vehicle” on or away from the “insured premises”. Such expenses include prosthetic devices, eyeglasses, hearing aids, pharmaceuticals, ambulance, hospital, licensed nursing, and funeral services. “We” reserve the exclusive right to determine if the expenses incurred are reasonable and if the services are necessary for treatment. These expenses must be incurred within three years from the date of the “occurrence”. Any action or investigation by “us” after the three year period does not waive the effect of the three year limitation. “We” may pay the injured person or the party that renders the medical services. Payment under this coverage is not an admission of liability by “us” or any “insured”.

This is additional insurance. Any payment made under this coverage does not reduce the limits stated in the Declarations.

#### **EXCLUSIONS**

With respect only to the coverage provided by this endorsement, the **EXCLUSIONS** sections of the policy are amended as indicated.

#### **Under A. UNDER ANY OF THE COVERAGES**

Exclusion 2. is deleted and replaced with the following:

- 2. “We” do not cover “bodily injury” or “property damage” if at the time and place of an “occurrence”, the involved “select recreational vehicle” is:
  - a. Used to carry persons or property for a charge;
  - b. Rented to, leased, or otherwise transferred to another person, organization, or entity for the monetary benefit of the “insured”, regardless of the duration of the rental, lease, or transfer of possession;
  - c. Used in preparation or practice for, or being operated in, any prearranged or organized race, contest, or other competition;
  - d. Used in illicit, illegal, or prohibited trade or transportation; or
  - e. Used for any “business” activity except:
    - 1) A motorized golf cart while on a golfing facility; or
    - 2) A “business” activity specifically covered by this policy.

Exclusion 3. is deleted and replaced with the following:

- 3. “We” do not cover “bodily injury” or “property damage” arising out of the ownership, maintenance, use, loading, or unloading of a personal craft commonly known as a jet ski or wet bike;

Exclusion 4. does not apply to this endorsement.

Exclusion 7. does not apply to this endorsement if the “business” activity is specifically covered by this policy.

Exclusion 21. does not apply to this endorsement.

Under **B. ADDITIONAL EXCLUSIONS UNDER COVERAGE A – LIABILITY TO PUBLIC**, the following Exclusion is added.

“We” do not cover “bodily injury” to any “insured”.

This exclusion also applies to any claim made or suit brought against any of these persons to:

- a. Repay; or
- b. Share damages with;  
another person who may be obligated to pay damages because of “bodily injury” to any “insured”.

All other terms and conditions of this policy apply.