

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT MODIFIES THE POLICY.

SELECT RECREATIONAL VEHICLE LIMITED LIABILITY COVERAGE

This endorsement modifies insurance provided under the following:

HOME-GUARD
MOBILE HOME-GUARD
PERSONAL LIABILITY

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

“Your” policy is amended as indicated to provide the coverage included in this endorsement for the following “select recreational vehicle(s)”.

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

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

PERSONAL LIABILITY COVERAGES

A. Coverage E – Liability To Public

The following is added:

“We” will pay damages for which any “insured” is legally liable because of “bodily injury” and “property damage” arising out of the ownership, maintenance, or use of a “select recreational vehicle”.

B. Coverage F – Medical Payments To Public

Paragraph 2. is amended to include the following:

- e. Arises out of the ownership, maintenance, or use of a “select recreational vehicle”.

The following coverage is added:

C. Coverage G – Medical Payments To An Insured

“We” will pay reasonable expenses up to a limit of \$1,000 for each person, incurred within three years from the date of accident, for necessary medical and funeral services because of “bodily injury” sustained by an “insured” that arises out of the ownership, maintenance, or use of a “select recreational vehicle”.

DEFINITIONS

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

Definition 7. "Insured" is deleted and replaced with the following:

7. "Insured" means:
 - a. "You" and any resident of "your" household who is:
 - (1) Related to "you" by blood, marriage, or adoption;
 - (2) A person who has entered into a civil union with "you"; or
 - (3) A legal ward, foster child, or foreign exchange student.
 - b. A student who is unmarried and financially dependent, if the student lived with "you" immediately before leaving to attend school and qualifies as a full-time student as defined by the school, provided the student is under the age of:
 - (1) 25 and "your" relative; or
 - (2) 21 and are in "your" care or in the care of "your" resident relatives.
 - c. Any person or organization legally responsible for animals or watercraft owned by any "insured" in **a.** or **b.** above, but "we" will cover the person or organization only with respect to those animals or watercraft. "We" will not cover any person or organization using or having custody of animals or watercraft for their sole benefit, in the course of any "business" or without the oral or written permission of the owner; or
 - d. With respect to any vehicle to which this policy applies:
 - (1) Persons while engaged in "your" employ or that of any person included in **a.** or **b.** above; or
 - (2) Other persons using the vehicle on an "insured premises" with "your" consent.
 - e. Any person operating "your" "select recreational vehicle" with "your" express permission.

When the word an or any immediately precedes the word "insured", the words an "insured" together mean one or more "insureds".

Under any of the preceding paragraphs, "your" child is not an "insured" if a judicial decree places primary custody or care of the child in control of another person and the child was not in the care of the "insured" and was not on the "insured premises" at the time of the "occurrence". This exception does not apply if the judicial decree requires "you" provide liability insurance for the child.

The following definitions are added:

1. "Select recreational vehicle" means any of the following if the vehicle is listed in the Schedule above or described in the policy Declarations:
 - a. An all-terrain vehicle, which is a motor 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, and not a personal craft commonly known as a jet ski or wet bike;
 - d. A golf cart;
 - e. A replacement vehicle covered in **a.**, **b.**, **c.**, or **d.** "You" must notify "us" within 30 days of the acquisition of a replacement vehicle;
 - f. 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
 - g. 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.

2. Additional Definition Used In Coverage G – Medical Payments To An Insured Coverage Only

"Insured" means "you" and any resident of "your" household.

EXCLUSIONS

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

Under A. Under Any Of The Coverages:

Exclusions **4.** and **5.** of the policy do not apply to this endorsement with respect to the watercraft listed in the above Schedule or in the Declarations as “select recreational vehicles”.

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

The following exclusion is added:

- 1.** “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 1.a., 1.b., and 1.e. do not apply to “bodily injury” sustained by a “residence employee” in the course of employment if no other coverage is available to the “insured”.

All other terms and conditions of this policy apply.