



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## OWNED MOTORIZED GOLF CART PHYSICAL LOSS COVERAGE

### SCHEDULE\*

Limit Of Liability	Deductible Amount	Check If Collision Applies	Make Or Model And Serial Or Motor Number
		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

\* Entries may be left blank if shown elsewhere in this policy for this coverage.

#### A. DEFINITIONS

For the purpose of this endorsement only, the following definition is added to the policy:

**Golf cart** means a motorized conveyance, described in the Schedule above, including 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.

#### B. SECTION I - PROPERTY COVERAGES

##### 1. WHAT PROPERTY IS COVERED - COVERAGE C

**We** cover the following property for loss covered under WHAT LOSSES ARE COVERED as described in **C.** below:

- a. the **golf cart** for which a limit is shown in the Schedule. That limit is the most **we** will pay for any one loss to that cart; 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's** residence; or
  - (2) in or upon a **golf cart** off an **insured's** residence.

The limit of liability for such property shall be an amount equal to 10% of the highest limit of liability shown in the Schedule. That limit is the most **we** will pay for any one loss.

##### 2. WHAT PROPERTY IS NOT COVERED - EXCLUSIONS

**We** do not cover property described in **B.1.** above if loss covered under WHAT LOSSES ARE COVERED as described in **C.** below is also covered by another insurance policy, mechanical breakdown insurance or warranty, or a manufacturer's or extended warranty. However, if the other insurance or warranty pays less than the limit in the Schedule, **we** will pay the difference, up to that limit, subject to the deductible and loss settlement conditions in **D.** and **E.** below.

#### C. WHAT LOSSES ARE COVERED

1. **We** insure property described in **B.** above against risk of direct physical loss except Collision and as excluded in **E.** below.
2. If the Schedule shows that Collision Peril **C.2.** applies, **we** also insure against the risk of collision meaning the physical contact of the **golf cart** with another object or the upset of the **golf cart** without contact with another object.

**D. DEDUCTIBLE**

The following replaces any other deductible in this policy with respect to property covered under this endorsement:

The deductible amount shown in the Schedule applies separately to each involved **golf cart** and separately to property described in **B.2.** if not in or upon a **golf cart** at the time of loss.

**E. WHAT LOSSES ARE NOT COVERED - EXCLUSIONS - SECTION I**

**We** do not insure for loss:

1. excluded under WHAT LOSSES ARE NOT COVERED - EXCLUSIONS - SECTION I in the policy form;
2. 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;
3. to tires or wheels caused by contact with the road or ground, or tires punctured by an object lying on the ground;
4. to the electrical system or equipment caused by artificial electricity;
5. caused by or resulting from any work being done on the **golf cart**, unless fire or explosion ensues and then only for the loss by such ensuing fire or explosion;
6. caused by or resulting from:
  - a. VANDALISM or Malicious Mischief 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 AND TEAR, deterioration, **fungi**, 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 Peril **C.2.** applies, this exclusion does not apply to collision with an animal or bird.

**F. CONDITIONS - SECTION I**

Provision 3. Loss Settlement is deleted and replaced by the following:

3. Loss Settlement

With respect to a covered **golf cart** and property described in **B.2.**, **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 liability that applies to such property.

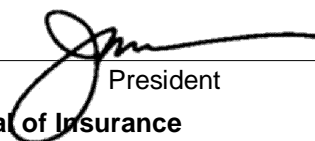
**We** will use the manufacturer's specifications or accepted repair practices to repair the **golf cart's** molded body or parts made of fiberglass, plastic or composite materials.

All other provisions of this policy apply.

**AUTO CLUB FAMILY INSURANCE COMPANY**



Secretary



President

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