POLICY. PLEASE READ IT CAREFULLY.

WATERCRAFT

SECTION II

For an additional premium, Coverage E - Personal Liability and Coverage F - Medical Payments to Others apply to **bodily injury** or **property damage** arising out of:

- a. The ownership, maintenance, use, loading, or unloading of a watercraft described below;
- b. The entrustment by an **insured** of a watercraft described below to any person; or
- c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using a watercraft described below.
- 1. Watercraft powered by an outboard engine or motor or combination of outboard engines or motors of more than 25 total horsepower; or other watercraft, if with inboard or inboard-outdrive engine or motor power:

	Outboard Engines(s) or Motor(s)		Inboard or Inboard-Outdrive Watercraft
	(A)	(B)	
*Description			
*Horsepower			
*Length of Watercraft			
*Outboard Engine or Motor Owner			
(if not you)			
*Navigation Period:	from:		to:
(each year)			
 Sailing vessel, with or without aux *Description 	xillary power, 26 feet or n	nore in overall	length:
*Horsepower			
*Length of Watercraft			
*Navigation Period:	from:		to:
(each year)			
This insurance does not apply:			

- a. With respect to any watercraft while it is being operated in, or practicing for, any prearranged or organized race, speed contest or other similar competition. However, this exclusion does not apply to sailing vessels, with or without auxiliary power, or to predicted log cruises.
- b. With respect to watercraft with inboard or inboard-outdrive engine or motor power or sailing vessels:
 - (1) To **bodily injury** to any 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
 - (2) While the watercraft is used to carry persons for a charge or is rented to others.

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

All other provisions of this policy apply.

AUTO CLUB FAMILY INSURANCE COMPANY

President

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