

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

# WATERCRAFT

## SCHEDULE\*

**A WATERCRAFT WITH ONE OR MORE OUTBOARD ENGINES OR MOTORS OF MORE THAN 25 TOTAL HORSEPOWER; OR OTHER WATERCRAFT WITH INBOARD OR INBOARD-OUTDRIVE ENGINES OR MOTORS**

<u>Description And Length Of Watercraft And Description Of Outboard Engine Or Motor</u>	<u>Horsepower Of Engine Or Motor</u>	<u>Navigation Period Each Year From    To</u>	<u>Owner Of Outboard Engine Or Motor If Not You</u>
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**B. SAILING VESSEL 26 FEET OR MORE OVERALL LENGTH, WITH OR WITHOUT AUXILIARY POWER**

<u>Description And Length Of Vessel</u>	<u>Horsepower Of Engine Or Motor</u>	<u>Navigation Period Each Year From    To</u>
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\* Entries may be left blank if shown elsewhere in this policy for this coverage.

### SECTION II – LIABILITY COVERAGES

Coverage **E** – Personal Liability and Coverage **F** – Medical Payments To Others apply to "watercraft liability" involving a watercraft described in the Schedule above.

### SECTION II – EXCLUSIONS

With respect to the watercraft described in the Schedule, Exclusion **B. "Watercraft Liability"** is deleted and replaced by the following:

**B. "Watercraft Liability"**

1. Coverages **E** and **F** do not apply to any "watercraft liability" if, at the time of an "occurrence" the involved watercraft is being:
  - a. Operated in, or practicing for, any prearranged or organized race, speed contest or other competition. This exclusion does not apply to a sailing vessel or a predicted log cruise;

- b. Rented to others;
- c. Used to carry persons or cargo for a charge; or
- d. Used for any "business" purpose.

2. Coverages **E** and **F** do not apply to "bodily injury" to any "employee" arising out of and in the course of employment by an "insured" if the employee's principal duties are in connection with the maintenance, operation or use of a watercraft described in the Schedule, that is:

- a. A sailing vessel; or
- b. Powered by an inboard or inboard-outdrive engine or motor, including those that power a water jet pump.

All other provisions of this policy apply.