

**WATERCRAFT LIABILITY COVERAGE**  
**(Use with Forms HO-A, HO-B, and HO-CON-B)**

SECTION II LIABILITY COVERAGE

For an additional premium, Coverage C (Personal Liability) and Coverage D (Medical Payments to Others) apply to the ownership, maintenance, use, loading and unloading of:

- 1. Watercraft powered by the outboard motor(s) described below:

Horsepower and Manufacturer

Motor A \_\_\_\_\_

Motor B \_\_\_\_\_

Motor C \_\_\_\_\_

- 2. Watercraft powered by inboard motor(s) or sailing vessels described below:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

This coverage does not apply:

- 1. to **bodily injury** to any employee of the **Insured** arising out of and in the course of his employment by the **Insured**, if such employee's principal duties are related to the maintenance or use of the watercraft; or
- 2. while the watercraft is used to carry persons for a charge or is rented to others.