

## Scheduled Motorized Golf Cart Coverage

Old Form # ML-431

New Form # HO 1741

Summary of Changes:

The endorsement, coverage for loss caused by collision is optional. Therefore, the schedule of the proposed endorsement includes a field which can be used to indicate when coverage for loss caused by collision applies. An additional premium applies when collision is requested.

The endorsement defines the term "golf cart". Golf Cart means a self-propelled land vehicle, described in the Schedule above, that is:

- a. designed to carry no more than four persons on a golf establishment for the purpose of playing the game of golf; and
- b. not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground. This includes permanently installed parts, equipment, and accessories.

The endorsement provides limited coverage for parts, equipment, and accessories of scheduled golf carts.

The endorsement excludes coverage for golf carts and their parts, equipment, and accessories when covered by other insurance or by a warranty. However, if payment under the other insurance or warranty is less than the limit that applies, the company will pay the difference.

The endorsement deletes the perils insured against in the forms to which the endorsement is attached and replaces them with 'open perils' that cover direct physical loss not specifically excluded under the Exclusions That Apply To Scheduled Motorized Golf Cart Coverage.

The exclusion for loss or damage to tires or tubes caused by collision unless coincidental with other damage has been omitted from the endorsement.

The endorsement excludes coverage for loss to tires or tubes punctured by an object lying on the ground.

The endorsement excludes coverage for loss to the electrical system or equipment of a golf cart caused by artificially generated electricity.

The endorsement excludes coverage for loss caused by or resulting from the performance of repair or other work on a golf cart, other than loss by fire or explosion that ensues from such work.

The endorsement excludes coverage for loss caused by or resulting from vandalism or malicious mischief if, for more than 60 days in a row just before the loss, the place where the golf cart is kept or stored was unoccupied, closed for the season, or not in operation for any reason.

The endorsement excludes coverage for loss caused by or resulting from a number of other causes identified as: electrical, mechanical, or structural breakdown or failure; overheating, freezing, dampness of atmosphere, or extremes of temperature; wear and tear or deterioration; rust or other corrosion; latent defect or inherent vice; or animals, birds, vermin, rodents, or insects.

The endorsement excludes coverage for loss caused by or resulting from animals, birds, vermin, rodents, or insects, other than loss caused by collision with an animal or a bird when the optional coverage for loss caused by collision is provided.

The deductible that applies to the golf cart coverage separately to each golf cart as well as to parts, equipment, and accessories not in or on a golf cart at the time of loss.