

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCED PROPERTY ENDORSEMENT- MA

For an additional premium, we will provide the following:

SCHEDULE

Endorsement Limit of Insurance	\$
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GOLF CARTS

Check if Collision Peril C.1.b. Applies	Make Or Model And Serial Or Motor Number

Information required to complete the Schedules, if not shown above, will be shown in the Declarations.

A. Definitions

With respect to the provisions of this endorsement only, the following definitions are added:

"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.

"Computer equipment" means:

1. Computer hardware, software, operating systems or networks; and
2. Other electronic parts, equipment or systems solely designed for use with or connected to equipment in 1. above.

B. Section I – Property Coverages

With respect to the provisions of this endorsement only, the following coverage is added:

1. Covered Property

a. Golf Carts

We cover the following property for loss by a Peril Insured Against described in **C.1.** below:

- (1) Golf cart as defined above.
- (2) 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:
 - (a) At an "insured's" residence; or
 - (b) 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 Limit of Insurance shown in the Schedule. That limit is the most we will pay for any one loss.

b. Computer Equipment

We cover Computer Equipment for loss by a Peril Insured Against described in **C.2.**

c. Additional Property

We cover the following property for loss by the theft;

- (1) Jewelry, watches, furs, precious, semiprecious stones;
- (2) Firearms and related equipment; and
- (3) silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

2. Property Not Covered

We do not cover property described in **B.1.** above if loss by a Peril Insured Against 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.** below.

C. Section I – Perils Insured Against

1. With respect to "golf cart" defined above:
 - a. We insure property described in **B.1.a.** above against direct physical loss except Collision and as excluded in **c.** below.
 - b. If the Schedule shows that Collision Peril **C.1.b.** applies, we also insure against collision, meaning the physical contact of the "golf cart" with another object or the upset of the "golf cart" without contact with another object.
 - c. We do not insure for loss:
 - (1) Excluded under **Section I – Exclusions** 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, tear, deterioration, mold, fungus, rust, or corrosion, except for as limited coverage as provided via from HO 0538, Limited Fungi, Wet or Dry Rot or Bacteria Coverage-Massachusetts;
 - (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.1.b.** applies, this Exclusion **6.f.** does not apply to collision with an animal or bird.
2. With respect to "computer equipment" defined above, the **Perils Insured Against** which apply to **Coverage C – Personal Property** are replaced by the following:
- a. We cover an "insured's" "computer equipment", as defined in this endorsement, against direct physical loss.
 - b. We do not insure, however, for loss:
 - (1) Excluded under **Section I – Exclusions**.
 - (2) Caused by:
 - (a) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:
 - i. Maintain heat in the building; or

- ii. Shut off the water supply and drain all systems and appliances of water;

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

- (b) Theft in or to a dwelling under construction, until the dwelling is finished and occupied;
- (c) Mold, fungus or wet rot, except for as limited coverage as provided via from HO 0538, Limited Fungi, Wet or Dry Rot or Bacteria Coverage- Massachusetts;
- (d) Vandalism and malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;
- (e) Dampness of atmosphere or extremes of temperature unless the direct cause of loss is:
 - i. Rain or snow; or
 - ii. Sleet or hail;
- (f) Refinishing, renovating or repairing property;
- (g) Collision, other than collision with a land vehicle, sinking, swamping or stranding of watercraft of all types, including their:
 - i. Trailers;
 - ii. Furnishings;
 - iii. Equipment; and
 - iv. Outboard engines or motors;
- (h) Acts or decisions, including the failure to act or decide, of any:
 - i. Person or group; or
 - ii. Organization or governmental body.

However, any ensuing loss not excluded or excepted in this policy is covered; or

- (i) Any of the following:
 - i. Wear and tear, marring, deterioration;
 - ii. Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

- iii. Smog, rust or other corrosion or dry rot;
- iv. Smoke, from:
 - (i) Agricultural smudging; or
 - (ii) Industrial operations;
- v. Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by one or more of the Perils Insured Against that would apply under Coverage C of the policy form if this endorsement were not attached to the policy form.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed;
- vi. Settling, shrinking, bulging or expansion, including resultant cracking, of:
 - (i) Pavements or patios;
 - (ii) Footings or foundations;
 - (iii) Walls or floors;
 - (iv) Roofs or ceilings; or
 - (v) Bulkheads;
- vii. Birds, rodents or insects;
- viii. Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or
- ix. Animals owned or kept by an "insured".

Exception To paragraph C.2.b.(2).(i).

Unless the loss is otherwise excluded, we cover loss to "computer equipment" resulting from an accidental discharge or overflow of water or steam from within a:

- i. Storm drain or water, steam or sewer pipe off the "residence premises"; or
- ii. Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For the purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

Section I – Water Exclusion Paragraphs **a.** and **c.**, that apply to surface water and water below the surface of the ground, do not apply to loss by water covered under **C.2.b.(2).(i).** above.

With respect to the precluded perils in **C.2.b.(2).(a).** through **(c)** and **C.2.b.(2).(i).** any ensuing loss not precluded by any other provision in this policy is covered.

D. Section I – Conditions

1. With respect to "golf cart" defined above:

The following replaces any other deductible provision in this policy with respect to any one loss covered:

B. Deductible

We will pay only that part of the total of all loss payable that exceeds \$500.

Paragraph **D. Loss Settlement** is replaced by the following:

D. Loss Settlement

1. The actual cash value;
2. The amount required to repair or replace; or
3. 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.

E. Special Conditions

1. The limit provided for covered property under this endorsement is in excess of the limit provided under Coverage **C** Limit of Liability; and
2. The limit provided for covered property under this endorsement is in excess of the limits provided under Coverage **C. Special Limits of Liability**.

All other provisions of this policy apply.