

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
UNUSUAL OR EXCESSIVE LIABILITY EXPOSURE
(HIG HO 09 ELE)

SECTION II - LIABILITY COVERAGES

Coverage E - Personal Liability

This provision modifies and limits "your" coverage as follows:

Under Coverage **E** - Personal Liability, we will NOT pay for "bodily injury" or "property damage" caused by or resulting from the use of the following:

- a. trampolines without safety net enclosures and covered springs;
- b. skateboard ramp;
- c. bicycle ramp;
- d. swimming pool slide;
- e. diving board;
- f. unprotected swimming pool; or
- g. unprotected spa;

owned by or kept by any "insured", whether the injury occurs on the "insured premises" or any other location.

An unprotected swimming pool or spa is defined as unfenced or uncovered.

SECTION II - EXCLUSIONS

Under **1. Coverage E - Personal Liability and Coverage F - Medical Payments to Others**, paragraph **f.** is changed to read:

- f. Arising out of:
 - (1) The ownership, maintenance, use, loading or unloading of motor vehicles or all other motorized land conveyances, including trailers, owned or operated by or rented or loaned to an "insured";
 - (2) The entrustment by an "insured" of a motor vehicle or any other motorized land conveyance to any person; or
 - (3) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using a conveyance excluded in paragraph (1) or (2) above.

This exclusion does not apply to:

- (1) A trailer not towed by or carried on a motorized land conveyance.
- (2) A motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and:
 - (a) Not owned by an "insured"; or
 - (b) Owned by an "insured" and being operated on an "insured location";
- (3) A motorized golf cart when used to play golf on a golf course;
- (4) A vehicle or conveyance not subject to motor vehicle registration which is:
 - (a) Used to service an "insured's" residence;
 - (b) Designed for assisting the handicapped; or
 - (c) In dead storage on an "insured location";

All other terms of this policy apply.