

AMERICAN RELIABLE INSURANCE COMPANY

GOLF CART COVERAGE

Comprehensive Golf Cart Coverage

We will pay for direct, sudden, and accidental loss of or damage to your golf cart, as on file with us, its original parts, equipment, and accessories furnished by the manufacturer, dealer or seller of the golf cart and replacements of these items.

Your Comprehensive Golf Cart Coverage will include all items listed in the certificate of origin, bill of sale, manufacturer's invoice, or on the original sales invoice given to you at the time you purchased your golf cart.

Comprehensive Golf Cart Coverage Payment Methods

The amount we pay for loss of or damage to your golf cart will be the lowest of:

1. The difference between the actual cash value of your property immediately before the loss and its actual cash value immediately after the loss; or
2. The cost of repairing the damage; or
3. The actual cash value of your property immediately preceding the loss; or
4. The cost to replace or replacement at our cost, of your property of similar kind, quality and value.

In each claim for loss or damage to your golf cart, \$100 will be deducted from the amount of the loss.

If, as a result of your loss, we pay you in cash or by replacement an amount equal to the actual cash value of your property before the loss, we have the right, and may at our option take legal title to your property.

Comprehensive Golf Cart Coverage Will Not Pay For

1. Loss or damage intentionally caused by you or performed at any of your direction.
2. Loss or damage due and confined to wear and tear, freezing, neglect, mechanical or electrical breakdown or failure, or manufacturer defect.
3. Any loss or damage if your golf cart is being used for any illegal trade or business.
4. Loss or damage if your golf cart is used for business or professional purposes.
5. Loss or damage intentionally caused by you, or if you intentionally gave us materially false information with intent to deceive in order to obtain this coverage or in your presentation of a claim.
6. Loss due to nuclear reaction, radiation, or radioactive contamination. Direct loss by fire resulting from nuclear action is insured.
7. Loss or damage due to war, hostile or warlike action in time of peace or war, whether declared or not declared.
8. Loss or damage if limited only to the tires and wheels, unless damaged by fire or stolen.
9. Loss or damage to your golf cart, its parts and equipment, caused only by impact of its wheels with the road or ground.
10. Loss or damage to any sound equipment not permanently installed in your golf cart or to tapes, records or similar items used with sound equipment.
11. Loss or damage to sound receiving or transmitting equipment designed for use as citizens band radios, two-way mobile radios, telephones, scanning monitor receivers, or their accessories or antennas.

Golf Cart Liability Coverage

For purposes of this endorsement, the Comprehensive Personal Liability Coverage of your policy applies to your use of your golf cart while used for golfing and other transportation off public roads.

The Comprehensive Personal Liability limit shown on the declaration page applies to your golf cart.

All other terms and conditions of this policy remain unchanged.

NEBRASKA, NEW JERSEY, TEXAS AND VIRGINIA EXCEPTION -- Under "**Comprehensive Golf Cart Coverage Will Not Pay For**", items 1 and 5 are amended to show that they do not apply to the innocent insured.