

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLE

DEFINITIONS

With respect to a "motor vehicle" covered by this endorsement, Definition **5.** which defines "Insured" is extended to include any person or organization legally responsible for the covered "motor vehicle" owned by an "insured". Definition **5.**, however, does not include a person or organization using or having custody or possession of the "motor vehicle" without the permission of the owner.

SECTION II – EXCLUSIONS

Paragraph **A.2.d.** is deleted and replaced by the following:

d. Designed for recreational use off public roads and:

(1) Not owned by an "insured"; or

(2) Owned by an "insured" provided the "occurrence" takes place:

(a) On an "insured location" as defined in Definitions **B.6.a, b., d., e. or h.**; or

(b) Off an "insured location" but only if the "motor vehicle":

(i) Was not built or modified after manufacture to exceed a speed of 15 miles per hour on level ground; or

(ii) Is not a motorized bicycle, moped or motorized golf cart, regardless of its speed capability.

All other provisions of this policy apply.