

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.

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 Paragraphs **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.