

A. "Motor Vehicle Liability"

1. Coverages **E** and **F** do not apply to any "motor vehicle liability" if, at the time and place of an "occurrence":

a. A law, or regulation issued by a government agency, requires the involved "motor vehicle" to have been registered for it to be used on public roads or property; or

b. The involved "motor vehicle" is being:

- 1) Operated in, or practicing for, any prearranged or organized race,

speed contest or other competition;

2) Rented to others;

3) Used to carry persons or cargo for a charge; or

4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.

2. If Exclusion A.1. does not apply, there is still no coverage for "motor vehicle liability" unless the "motor vehicle" is:

- a. In dead storage on an "insured location";

- b. Used solely to service an "insured's" residence;
- c. Designed to assist the handicapped and, at the time of an "occurrence", it is:
 - 1) Being used to assist a handicapped person; or
 - 2) Parked on an "insured location";
- 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 on an "insured location" as defined in Definitions B.6.a., b., d., e. or h.; or
- e. A motorized golf cart that is owned by an "insured", designed to carry up to 4 persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground and, at the time of an "occurrence", is within the legal boundaries of:
 - 1) A golfing facility and is parked or stored there, or being used by an "insured" to:
 - a) Play the game of golf or for other recreational or leisure activity allowed by the facility;
 - b) Travel to or from an area where "motor vehicle" or golf carts are parked or stored; or
 - c) Cross public roads at designated points to access other parts of the golfing facility; or
 - 2) A private residential community, including its public roads upon which a motorized golf cart can legally travel, which is subject to the authority of a property owners association and contains an "insured's" residence.

B. "Watercraft Liability"

1. Coverages E and F do not apply to any "watercraft liability" if, at the time of an "occurrence", the involved watercraft is being:

- a. Operated in, or practicing for, any pre-arranged or organized race, speed contest or other competition. This exclusion does not apply to a sailing vessel or a predicted log cruise;
 - b. Rented to others;
 - c. Used to carry persons or cargo for a charge; or
 - d. Used for any "business" purpose.
2. If Exclusion B.1. does not apply, there is still no coverage for "watercraft liability" unless, at the time of the "occurrence", the watercraft:
 - a. Is stored;
 - b. Is a sailing vessel, with or without auxiliary power that is:
 - 1) Less than 26 feet in overall length; or
 - 2) 26 feet or more in overall length and not owned by or rented to an "insured"; or
 - c. Is not a sailing vessel and is powered by:
 - 1) An inboard or inboard-outdrive engine or motor, including those that power a water jet pump, of:
 - a) 50 horsepower or less and not owned by an "insured"; or
 - b) More than 50 horsepower and not owned by or rented to an "insured"; or
 - 2) One or more outboard engines or motors with:
 - a) 25 total horsepower or less;
 - b) More than 25 horsepower if the outboard engine or motor is not owned by an "insured";
 - c) More than 25 horsepower if the outboard engine or motor is owned by an "insured" who acquired it during the policy period; or
 - d) More than 25 horsepower if the outboard engine or motor