



Farmers Mutual Hail
Insurance Company of Iowa

LIABILITY COVERAGE OWNED WATERCRAFT

(Entries required to complete the Schedule will be shown on the **declarations**.)

This endorsement changes the
Liability Coverage provided by this policy
- PLEASE READ THIS CAREFULLY -

This policy is amended to include the following **terms**. All other **terms** of the policy apply, except as amended by this endorsement.

1. Under Definitions, the following is added to **insured**.

The definition of **insured** is extended to include persons or organizations accountable by law for any **watercraft**, but only with respect to **watercraft** that may be provided by this endorsement.

However, this does not include persons or organizations using or having charge or control of **watercraft** without the owner's consent.

2. With respect to coverage provided by this endorsement, the Liability policy is amended as follows.

We extend coverage to **watercraft** that you own when it is specifically scheduled on this policy and are on or temporarily away from the insured premises.

We also extend liability coverage to a substitute **watercraft** used by an insured as a temporary replacement for an insured **watercraft** that has been stolen or destroyed or is undergoing maintenance or repair.

We do not cover watercraft:

- a. used in, or in the practice or preparation for, any prearranged racing, speed pulling or pushing, or stunt activities or contests;
- b. used to carry or pull persons or cargo for a charge;

- c. while rented, leased or contracted to others; or
- d. used for a business.

Coverage Z Uninsured Watercraft Coverage

When an amount is shown on the **declaration**, **we** pay, up to our Coverage Z limit, all compensatory damages that an **insured** is legally entitled to recover from the owner or operator of an uninsured **watercraft** because of **bodily injury** sustained by an **insured** and caused by an accident arising out of an uninsured **watercraft**.

We also extend uninsured **watercraft** coverage to a substitute **watercraft** used by an insured as a temporary replacement for an insured **watercraft** that has been stolen or destroyed or is undergoing maintenance or repair.

Any judgment for damages arising out of a suit brought without **our** written consent is not binding on us.

An uninsured **watercraft** is a **watercraft** that causes **bodily injury** to an insured and:

1. for which no **bodily injury** liability bond or policy applies at the time of the accident;
2. which is a hit and run **watercraft** and the owner or operator of that **watercraft** cannot be identified; or
3. for which **bodily injury** coverage is in force at the time of the accident but the insuring company:
 - a. denies the coverage; or
 - b. becomes insolvent.

With respect to Coverage Z, Uninsured Watercraft, **Insured** means any person in, upon, getting in or out of covered property or a non-owned **watercraft**. This includes any person being towed on water skies or similar devices not designed for flight by covered property or a non-owned **watercraft**.

Exclusions that apply to uninsured **watercraft** coverage.

We do not pay for **bodily injury** to a person:

1. who occupies, or is struck by a **watercraft** that is not covered under Coverage L and owned by:
 - a. **you**;
 - b. **your relatives** if residents of your household; or
 - c. persons under the age of 21 in your care or in the care of **your resident relatives**.
2. who is in or on covered property or a non-owned **watercraft** as a trespasser.
3. who is struck by an uninsured **watercraft** that is owned by a governmental unit or agency.
4. who is or should have been covered under any U.S. Longshoremen's and Harbor Workers Compensation Act, Workers Compensation, or similar law.

All other terms and conditions apply.