

This endorsement changes the  
 Personal Liability or Farm Personal Liability  
 Coverage provided by this policy  
**-- PLEASE READ THIS CAREFULLY --**

## WATERCRAFT

(The information required below may be shown on a separate schedule or on the Declarations.)

Coverage applies to **bodily injury** or **property damage** arising out of the ownership, maintenance, use, loading or unloading of the watercraft described below.

Coverage does not apply:

1. to **bodily injury** to an employee of an **insured** arising out of and in the course of employment by the **insured**, if the employee's principal duties are in connection with the maintenance or use of watercraft; or
2. while the watercraft is used to carry persons for a charge or if it is rented to others.

| Description | Horsepower | Rated Speed (MPH) | Length | Owner (If Not You) |
|-------------|------------|-------------------|--------|--------------------|
|-------------|------------|-------------------|--------|--------------------|