

This endorsement changes the policy.

-- PLEASE READ THIS CAREFULLY --

INCIDENTAL COVERAGE FOR MOTORIZED VEHICLES LOW POWER VEHICLES

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

However, this does not include persons or organizations using or having charge or control of such "motorized vehicle" in the course of "business" or without the owner's consent.

DEFINITIONS

The following is added under the definition of "insured":

With respect to a "motorized vehicle" to which item a.5) of the Incidental Liability Coverage for Motorized Vehicles as stated in this endorsement applies, the definition of "insured" is extended to include persons or organizations accountable by law for the "motorized vehicle", but only with respect to such "motorized vehicle" and the Incidental Liability Coverage provided by this endorsement.

LIABILITY COVERAGES

INCIDENTAL LIABILITY COVERAGES

Motorized Vehicles

Item a.5) is deleted and replaced by the following:

- 5) is not built or modified after manufacture to exceed a speed of 20 miles per hour on level ground and is not a motorized moped or golf cart; or

