

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TOTAL EXCLUSION – WATERCRAFT LIABILITY

This endorsement modifies insurance provided under the following:

MARINE GENERAL LIABILITY COVERAGE PART

1. This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising out of or resulting from any (owned or non-owned) watercraft howsoever caused. This includes but is not limited to the operation, use, instruction of use or any other watercraft-related activities.
2. We shall have no duty to defend or indemnify any claim, demand, suit, action, litigation, arbitration, alternative dispute resolution or other judicial or administrative proceeding seeking damages, equitable relief, injunctive relief, or administrative relief where:
 - (a) any actual or alleged injury or damage arises out of any watercraft; or
 - (b) any actual or alleged injury or damage arises out of a chain of events involving any watercraft regardless of whether the watercraft is the initial precipitating event or a substantial cause of injury or damage; or
 - (c) any actual or alleged injury arises out of any watercraft as a concurrent cause of injury or damage, regardless of whether the watercraft is the proximate cause of the injury or damage.