THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – SNOWMOBILES, ALL - TERRAIN VEHICLES, GOLF CARTS OR SIMILAR VEHICLES

This endorsement modifies insurance provided under the following:

MARINE GENERAL LIABILITY

The following exclusion is added to paragraph 2. Exclusions, of Section II - General Liability, and Section III -Personal and Advertising Injury:

This insurance does not apply to:

Snowmobiles, All - Terrain Vehicles, Golf Carts or Similar Vehicles

"Bodily injury", "property damage" or "personal and advertising injury" arising directly or indirectly out of, relating to, contributed to, caused by, or resulting from any snowmobile, all-terrain vehicle, golf cart or any similar vehicle. Furthermore, we will have no obligation to defend or indemnify any insured for "bodily injury", "property damage" or "personal and advertising injury" arising directly or indirectly out of, relating to, contributed to, caused by any snowmobile, all-terrain vehicle, golf cart or any similar vehicle.

All other terms and conditions of this policy remain unchanged.