

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

**AMERICAN RELIABLE INSURANCE COMPANY
DOCK AND BOAT LIFT COVERAGE**

Limit of Liability:	
Deductible Amount:	\$250

A. Definition

For the purpose of this endorsement only, the following definitions are added to the policy:

"Dock" means a structure extending alongshore or out from the shore into a body of water, to which watercraft may be landed or moored.

"Boat Lift" means a device used to hoist and hold a watercraft out of the water. This includes cantilever, vertical and hydraulic lift styles.

B. Coverages

1. Covered Property

We cover the following property for loss by a Peril Insured Against described in **C.** below:

- a. A "Dock" or "Boat Lift" owned by the named insured.
- b. Accessories, equipment or parts not permanently installed that are designed or made solely for use with the "Dock" or "Boat Lift", but only if, at the time of loss, such property is:
 - (1) At your Described Location; or
 - (2) In or upon a "Dock" or "Boat Lift" at your Described Location.

The limit of liability for such property shall be an amount equal to 10% of the highest limit of liability shown in the Limit of Liability. That limit is the most we will pay for any one loss.

2. Property Not Covered

We do not cover property described in **B.1.** above if loss by a Peril Insured Against described in **C.** below is also covered by another insurance policy, mechanical breakdown insurance or warranty, or a manufacturer's or extended warranty. However, if the other insurance or warranty pays less than the limit in the schedule, we will pay the difference, up to that limit, subject to the deductible and loss settlement conditions in **D.** and **F.** below.

C. Perils Insured Against

- 1. We will insure the "Dock" or "Boat Lift" against risk of direct physical loss including collision. Collision is defined as the physical contact of the "Dock" or "Boat Lift" with another object or damage resulting from the weight of ice and snow.

D. Deductible

The following replaces any other deductible in this policy with respect to property covered under this endorsement:

A separate \$250 deductible will apply to each involved "Dock" or "Boat Lift" and, separately to property described in **B.1.b.** if not upon a Dock" or "Boat Lift" at the time of loss.

E. General Exclusions

We do not insure for loss:

- 1. Excluded under General Exclusions in the policy form;
- 2. If, at the time of loss, the "Dock" or "Boat Lift" is:
 - a. Installed or operated in a manner not intended by the manufacturer;
 - b. Rented to others;
 - c. Made available for public use; or
 - d. Used for any commercial, manufacturing or farming purpose;
- 3. To the electrical system or equipment caused by artificial electricity;
- 4. Caused by or resulting from any work being done on the "Dock" or "Boat Lift", unless fire or explosion ensues and then only for the loss by such ensuing fire or explosion;
- 5. Caused by or resulting from:
 - a. Vandalism or Malicious Mischief if the place where the "Dock" or "Boat Lift" is kept or stored has been unoccupied, closed for the season or is not in operation for any reason, for more than 180 consecutive days immediately before the loss;
 - b. Electrical, mechanical or structural breakdown or failure;
 - c. Overheating, freezing, dampness of the atmosphere or extremes of temperature;
 - d. Wear, tear, deterioration, mold, fungus, rust, or corrosion;
 - e. Inherent vice, latent defect or any quality in property that causes it to damage or destroy itself; or
 - f. Animals, birds, vermin, insects or rodents. This exclusion does not apply to collision with an animal or bird.

F. Conditions

Paragraph **E.** Loss Settlement is deleted and replaced by the following:

E. Loss Settlement

With respect to a covered "Dock" or "Boat Lift" and property described in **B.1.**, we will pay no more than the least of the following:

- 1. The actual cash value;
- 2. The amount required to repair or replace; or
- 3. The limit of liability that applies to such property.

We will use the manufacturer's specifications or accepted repair practices to repair the "Dock" or "Boat Lift".

All other provisions of this policy apply.