



CANOES AND ROWBOATS

This endorsement is subject to the *terms* contained in *your* policy.

DEFINITIONS

The following definition applies to this policy form.

1. The definition of *insured* in the General Liability Coverage is extended to include any person or organization using or legally responsible for the use of canoes and rowboats *you* own, provided the actual use is with *your* permission.

WHAT WE PAY FOR

The following coverage is added to Coverage L-*Bodily Injury* And *Property Damage*.

1. *We* pay those sums when the *insured* is legally obligated to pay damages because of *bodily injury* or *property damage* to which this coverage applies, arising out of the ownership, maintenance or use of canoes and rowboats.

All other *terms* and conditions remain unchanged.