

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OWNED SNOWMOBILE COVERAGE

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM
PERSONAL LIABILITY ENDORSEMENT

SCHEDULE

Make Or Model	Serial Or Motor Number

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A.** Insurance under the Farm Liability Coverage Form is revised as follows:
- 1.** Insurance under Coverage **H** – Bodily Injury And Property Damage Liability applies to "bodily injury" and "property damage" occurring off the "insured location" and:
 - a.** Arising out of the ownership, maintenance, use, or "loading or unloading" of the snowmobile(s) described in the Schedule and owned by the "insured";
 - b.** Arising out of the entrustment by an "insured" to any person of the snowmobile(s) described in the Schedule and owned by the "insured"; or
 - c.** Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor involving the snowmobile(s) described in the Schedule and owned by the "insured".
 - 2.** Insurance under Coverage **J** – Medical Payments applies to "bodily injury" occurring off the "insured location" and:
 - a.** Arising out of the ownership, maintenance, use, or "loading or unloading" of the snowmobile(s) described in the Schedule and owned by the "insured";
 - b.** Arising out of the entrustment by an "insured" to any person of the snowmobile(s) described in the Schedule and owned by the "insured"; or
 - c.** Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor involving the snowmobile(s) described in the Schedule and owned by the "insured".
 - 3.** Exclusion **2.e.** under Section **I** – Coverages/Coverage **H** – Bodily Injury And Property Damage Liability does not apply to the coverage provided under this endorsement.
 - 4.** With respect to the snowmobile(s) described in the Schedule, the definition of "insured" includes any person or organization legally responsible for a snowmobile owned by any "insured"; it does not include a person or organization using or having custody or possession of a snowmobile without the permission of the owner.
 - 5.** This coverage does not apply to a snowmobile:
 - a.** Subject to motor vehicle registration;
 - b.** While used to carry persons for charge;
 - c.** While used for "business" purposes;
 - d.** While rented to others; or
 - e.** While being operated in, or in practice for, any prearranged or organized race, speed contest or other competition.
- B.** Insurance under the Personal Liability Endorsement is revised as follows:

1. Insurance under Coverage **A** – Bodily Injury And Property Damage Liability applies to "bodily injury" and "property damage" occurring off the "insured location" and:
 - a. Arising out of the ownership, maintenance, use, or "loading or unloading" of the snowmobile(s) described in the Schedule and owned by the insured;
 - b. Arising out of the entrustment by an insured to any person of the snowmobile(s) described in the Schedule and owned by the insured; or
 - c. Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor involving the snowmobile(s) described in the Schedule and owned by the insured.
2. Insurance under Coverage **C** – Medical Payments applies to "bodily injury" occurring off the "insured location" and:
 - a. Arising out of the ownership, maintenance, use, or "loading or unloading" of the snowmobile(s) described in the Schedule and owned by the insured;
 - b. Arising out of the entrustment by an insured to any person of the snowmobile(s) described in the Schedule and owned by the insured; or
 - c. Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor involving the snowmobile(s) described in the Schedule and owned by the insured.
3. Exclusion **2.g.** under Section **I** – Coverages/Coverage **A** – Bodily Injury And Property Damage Liability does not apply to the coverage provided under this endorsement.
4. With respect to the snowmobile(s) described in the Schedule, the Who Is An Insured provision includes any person or organization legally responsible for a snowmobile owned by any insured; it does not include a person or organization using or having custody or possession of a snowmobile without the permission of the owner.
5. This coverage does not apply to a snowmobile:
 - a. Subject to motor vehicle registration;
 - b. While used to carry persons for charge;
 - c. While used for business purposes;
 - d. While rented to others; or
 - e. While being operated in, or in practice for, any prearranged or organized race, speed contest or other competition.