

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## ALL-TERRAIN VEHICLE COVERAGE

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM  
PERSONAL LIABILITY ENDORSEMENT

SAMPLE

**SCHEDULE\***

Year	Make	Model	Serial Number	Description Of Vehicle

\*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

- A.** Insurance under the Farm Liability Coverage Form is revised as follows:
  - 1.** Insurance under Section I – Coverages/Coverage H – Bodily Injury And Property Damage Liability applies to "bodily injury" and "property damage":
    - a.** Arising out of the ownership, maintenance, use, or "loading or unloading" of the all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to the "insured";
    - b.** Arising out of the entrustment by an "insured" to any person of the all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to 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 all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to the "insured".
- 2.** Insurance under Section I – Coverages/Coverage J – Medical Payments applies to "bodily injury":
  - a.** Arising out of the ownership, maintenance, use, or "loading or unloading" of the all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to the "insured";
  - b.** Arising out of the entrustment by an "insured" to any person of the all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to 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 all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to 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 all-terrain vehicle(s) described in the Schedule, the definition of "insured" includes any person or organization legally responsible for an all-terrain vehicle owned by any "insured"; it does not include a person or organization using or having custody or possession of an all-terrain vehicle without the permission of the owner.
5. This coverage does not apply to an all-terrain vehicle:
- While used to carry persons for charge;
  - While rented to others; or
  - 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 Section I – Coverages/Coverage A – Bodily Injury And Property Damage Liability applies to "bodily injury" and "property damage":**
    - Arising out of the ownership, maintenance, use, or "loading or unloading" of the all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to the insured;
    - Arising out of the entrustment by an insured to any person of the all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to the insured; or
    - Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor involving the all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to the insured.
  - 2. Insurance under Section I – Coverages/Coverage C – Medical Payments applies to "bodily injury":**
    - Arising out of the ownership, maintenance, use, or "loading or unloading" of the all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to the insured;
    - Arising out of the entrustment by an insured to any person of the all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to the insured; or
    - Giving rise to vicarious liability, whether or not imposed by law, for the actions of a child or minor involving the all-terrain vehicle(s) described in the Schedule and owned or operated by or rented or loaned to the insured.
  - 3. Exclusion 2.g. 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 all-terrain vehicle(s) described in the Schedule, the Who Is An Insured provision includes any person or organization legally responsible for an all-terrain vehicle owned by any insured; it does not include a person or organization using or having custody or possession of an all-terrain vehicle without the permission of the owner.**
  - 5. This coverage does not apply to an all-terrain vehicle:**
    - While used to carry persons for charge;
    - While rented to others; or
    - While being operated in, or in practice for, any prearranged or organized race, speed contest or other competition.