

# All-Terrain Vehicle Liability Extension - Form AP420

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This Endorsement modifies insurance provided under the Comprehensive Agricultural Liability Form wording to which it is attached.

The following item is added to COMPREHENSIVE AGRICULTURAL LIABILITY, Section I, Coverage A, BODILY INJURY and PROPERTY DAMAGE LIABILITY, 3. Exclusions, g Automobile & Motorized Vehicle:

(vii) "Bodily injury" or "property damage" arising out of the ownership, maintenance, use or operation of an "All-Terrain Vehicle".

The limit of insurance indicated in the Declarations for this extension is the maximum amount we will pay in any one accident or occurrence.

Exclusions applicable to All Terrain Vehicle Liability Extension:

This insurance does not apply to "bodily injury" or "property damage" while the All-Terrain Vehicle is:

- a. being operated in a manner contrary to the provisions of the All-Terrain Vehicles Act (Sask.);
- b. being operated or controlled by you while you are under the influence of intoxicating liquor or drugs to such an extent as to be for the time being incapable of proper operation or control of the All-Terrain Vehicle;
- c. being operated or controlled by you while your alcohol-blood ratio exceeds 80 milligrams of alcohol in 100 milliliters of blood;
- d. carrying passengers for a fee;
- e. being used in a race or speed test;
- f. rented or leased by you to others;
- g. being used for any illicit or prohibited trade or transportation;

EXCEPT AS OTHERWISE PROVIDED IN THIS FORM, ALL TERMS, CONDITIONS AND PROVISIONS OF THE POLICY TO WHICH THIS FORM IS ATTACHED SHALL HAVE FULL FORCE AND EFFECT.